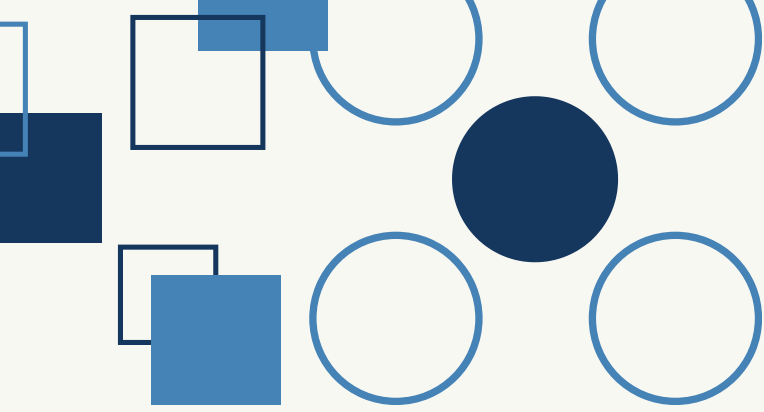




ACCOUNT UPDATES



PERSONAL PRODUCTS

Checking Accounts				
Current Account	New Account	Features	New Account Monthly Service Charges & Balance Requirements	Interest Bearing
Regular Checking	Free Interest Checking	- Unlimited check writing - Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking \$1,000 of overdraft privilege*	No Monthly Service Charges No Minimum Monthly Balances	Interest paid on balances over \$5,000 Tiered Rate Interest Tier 1 \$5,000 - \$49,999 Tier 2 \$50,000 or More
Personal Premier Checking				
CPBT - Free Interest Checking				
50 Plus	50 + Free Interest Checking	- Unlimited check writing - Free checks (select styles) - Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking \$1,000 of overdraft privilege*	No Monthly Service Charges No Minimum Monthly Balances	Tiered Rate Interest Tier 1 Less than \$5,000 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 or More
CPBT – 50+ Free Interest Checking				
Money Market	Interest Money Market	24/7 access to account via telephone, internet, mobile, or ATM banking - Interest paid on balances	No Monthly Services Charges No Minimum Monthly Balances 6 debit transactions per monthly statement cycle (Excess item fee of \$10.00 per debit over 6)	Tiered Rate Interest Tier 1 \$0.01 - \$4,999 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 - \$99,999 Tier 4 \$100,000 or more
CPBT - Interest Money Market				
HSA	HSA Checking	- Unlimited check writing - Free checks (select styles) - Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking - Annual contribution limits are set by the IRS and may exceed health plan's annual deductible	No Monthly Service Charges No Minimum Monthly Balances	Tiered Rate Interest Tier 1 Less than \$5,000 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 or More
CPBT - HSA				

Savings Accounts				
Current Account	New Account	Features	New Account Monthly Service Charges & Balance Requirements	Interest Bearing
Regular Savings	Regular Savings	- Debit card available (ATM access only) 24/7 access to account via telephone, internet, mobile, or ATM banking	No Monthly Service Charges	Interest paid quarterly on all balances <i>(previously paid monthly)</i>
CPBT - Regular Savings			No Minimum Monthly Balances 6 debit transactions per monthly statement cycle (Excess item fee of \$3.00 per debit over 6)	Tiered Rate Interest Tier 1 Less than \$5,000 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 or More
CPBT - Youth Savings	Savings - PAUTMA	24/7 access to account via telephone, internet, mobile, or ATM banking	No Monthly Service Charges No Minimum Monthly Balances 6 debit transactions per monthly statement cycle (Excess item fee of \$3.00 per debit over 6)	Interest paid quarterly on all balances Tiered Rate Interest Tier 1 Less than \$5,000 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 or More

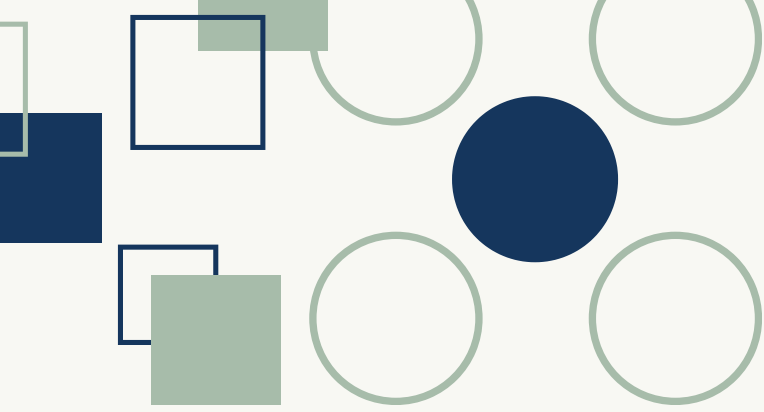
Time Deposits (CDs) / IRAs

The terms of these products will remain unchanged throughout your current term. Prior to maturity, you will receive a 30-day notice with your renewal terms and rate information.

INTRODUCING
OVERDRAFT PRIVILEGE!

***Overdraft Privilege is a benefit that provides an established overdraft limit based on your checking account type. This service may allow transactions to be paid even when there are not enough available funds in your account.**

For full feature details, please refer to the *Discretionary Overdraft Privilege Disclosure* included in the back of this booklet.



BUSINESS PRODUCTS

Checking Accounts				
Current Account	New Account	Features	New Account Monthly Service Charges & Balance Requirements	Interest Bearing
Non-Profit	Community One Checking	- Available to non-profit organizations - Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking	30 checks processed free per monthly cycle (\$0.20 each over 30)	Non-Interest Bearing
CPBT - Community One Checking			No Monthly Service Charges No Minimum Monthly Balances	
Business Checking	Business Checking	- Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking \$500 of overdraft privilege*	50 checks processed free per monthly cycle (\$0.20 each over 50)	Non-Interest Bearing
Estate Account			No Minimum Monthly Balances	
CPBT - Business Checking				
Business Premier	Business Plus Checking	- Debit card available - Unlimited free transactions (point of sale, ATM, ACH, phone transfers, online transfers) \$1,500 overdraft privilege*	Monthly Service Fee / Checks Processed Tiered Based on Account Balance Tier 1 \$0 - \$1,999 \$7 Monthly Fee 50 checks processed** Tier 2 \$2,000 - \$9,999 \$4 Monthly Fee 75 checks processed** Tier 3 \$10,000 - \$49,999 \$2 Monthly Fee 100 checks processed** Tier 4 \$50,000 and over No monthly service fee All checks processed at no charge **Excess Item Fee (\$.20/each)	Tiered Rate Interest Tier 1 \$2,000 - \$9,999 Tier 2 \$10,000 - \$49,999 Tier 3 \$50,000 or More
CPBT - Business Plus Checking				

*Overdraft Privilege

Overdraft Privilege is a benefit that provides an established overdraft limit based on your checking account type. This service may allow transactions to be paid even when there are not enough available funds in your account.

For full feature details, please refer to the *Discretionary Overdraft Privilege Disclosure* included in the back of this booklet.

Business Checking Accounts (continued)

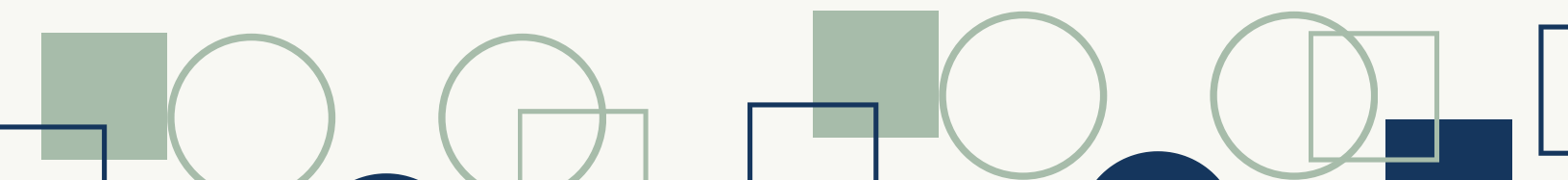
Current Account	New Account	Features	New Account Monthly Service Charges & Balance Requirements	Interest Bearing
Money Market	Business Money Market	24/7 access to account via telephone, internet, mobile, or ATM banking	No monthly service charge if minimum balance maintained of \$2,500 per monthly statement cycle \$5.00 charge per cycle if balance falls below \$2,500 but is at least \$1,000; \$10.00 charge per cycle if balance falls below \$1,000 6 debit transactions per monthly statement cycle (Excess item fee of \$10.00 per debit over 6)	Tiered Rate Interest Tier 1 \$0.01 - \$4,999 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 - \$99,999 Tier 4 \$100,000 or more
CPBT - Business Money Market				
Municipal or Schools	Government Funds	- Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking	No Minimum Monthly Balances No Monthly Service Charge	Tiered Rate Interest Tier 1 Less Than \$99,999 Tier 2 \$100,000 to \$999,999 Tier 3 \$1,000,000 to \$2,999,999 Tier 4 \$3,000,000 or More

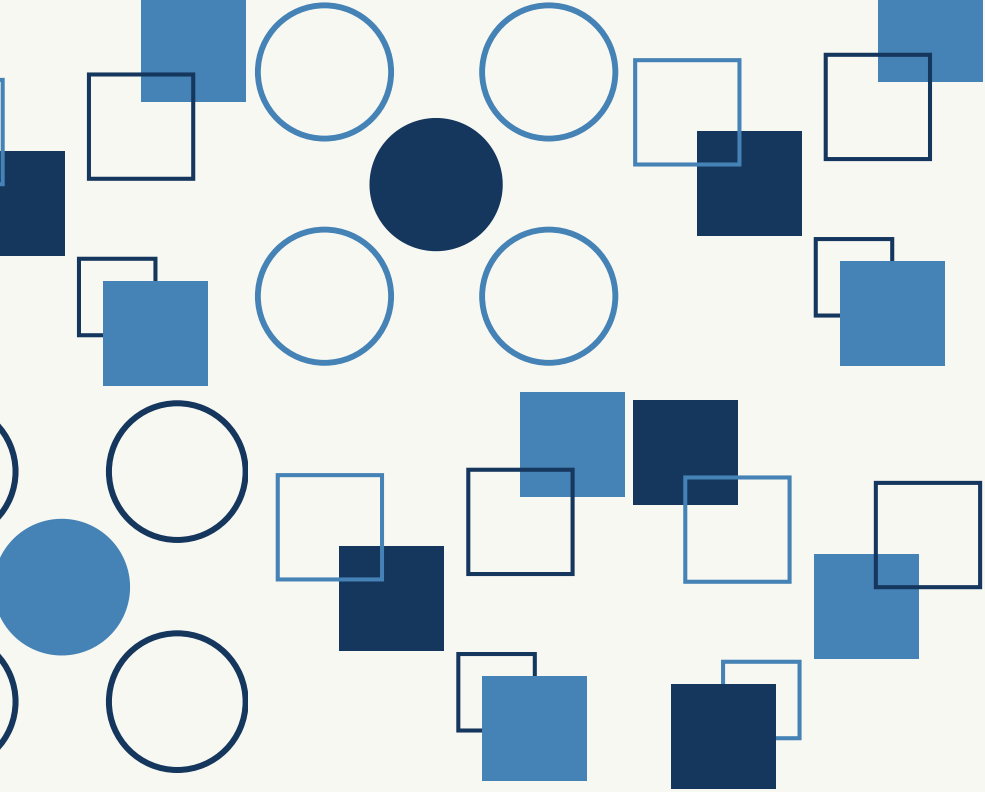
Business Savings Accounts

Current Account	New Account	Features	New Account Monthly Service Charges & Balance Requirements	Interest Bearing
Business Savings	Business Savings	- Debit card available 24/7 access to account via telephone, internet, mobile, or ATM banking	\$250 Minimum Balance \$5.00 Monthly Service Fee applies if account falls below the minimum balance 6 debit transactions per monthly statement cycle (Excess item fee of \$3.00 per debit over 6)	Interest paid quarterly on all balances <i>(previously paid monthly)</i> Tiered Rate Interest Tier 1 Less than \$5,000 Tier 2 \$5,000 - \$49,999 Tier 3 \$50,000 or More
CPBT – Business Savings				

Business Time Deposits (CDs)

The terms of these products will remain unchanged throughout your current term. Prior to maturity, you will receive a 30-day notice with your renewal terms and rate information.





**BRIDGING
COMMUNITIES.**

**BUILDING
YOUR FUTURE.**

