

THE CONWAY NATIONAL BANK
COMMUNITY REINVESTMENT ACT
PUBLIC INFORMATION
2025

DELINEATION OF CNB'S ASSESSMENT AREA

Conway National Bank defines Horry County and the Waccamaw Neck (CT's 9205.02, 9205.04, 9205.06, 9205.07, 9205.08, 9205.09, 9205.10, & 9205.11) as its local CRA Community and assessment area. There are fifteen (15) offices and one (1) Operations and Administration Center, which serve this area. The following is a list of the Bank's office locations and the Census Tracts primarily served by these offices.

CONWAY NATIONAL BANK OFFICES

Operations and Administrative Center
1400 Third Avenue
Conway, SC 29526
(CT 0703.00)

Conway Banking Office
1411 Fourth Avenue
Conway, SC 29526
(CT 0703.00)

Main Street Office
309 Main Street
Conway, SC 29526
(CT 0702.00)

Surfside Beach Office
425 Highway 17 and 5th Avenue North
Surfside Beach, SC 29575
(CT 0512.01)

Northside Office
9726 North Kings Highway
Myrtle Beach, SC 29572
(CT 0502.00)

Red Hill Office
1360 Highway 501
Conway, SC 29526
(CT 0601.01)

Socastee Office
3591 Northgate Drive
Myrtle Beach, SC 29588
(CT 0515.03)

Aynor Office
2605 Highway 501
Aynor, SC 29511
(CT 0801.02)

Myrtle Beach
1353 21st Avenue North
Myrtle Beach, SC 29577
(CT 0506.00)

West Conway Office
2810 Church Street
Conway, SC 29526
(CT 0703.00)

North Conway Office
2601 Main Street
Conway, SC 29526
(CT 0707.01)

Murrells Inlet Office
4345 Highway 17
Murrells Inlet, SC 29576
(CT 9205.10)

North Myrtle Beach Office
110 Highway 17 North
North Myrtle Beach, SC 29582
(CT 0403.00)

Little River Office
Intersection of Hwy. 9 & Hwy. 57
PO Box 1129
Little River, SC 29566
(CT 0401.01)

Pawleys Island Office
10608 Ocean Highway
Pawleys Island, SC 29585
(CT 9205.09)

Carolina Forest Office
4100 River Oaks Drive
Myrtle Beach, SC 29579
(CT 0603.10)

OFFICES OPENED/CLOSED WITHIN LAST THREE YEARS

No offices were opened or closed in the last three years.

TYPES OF LOAN PRODUCTS THAT CONWAY NATIONAL BANK IS PREPARED TO EXTEND:

The following is a listing of specific types of credit within certain categories that Conway National Bank is prepared to extend within the Horry County and Waccamaw Neck assessment area:

1. Agricultural Loans
2. Commercial Loans
3. Consumer Credit
4. Second Mortgage Real Estate Loans
5. Residential Real Estate (1-4 Family Dwelling Units and 5 Family Dwelling Units and Over)
6. Small Business Loans
7. County and Municipality Community Development Loans

Requests for lending products at the bank's Main Street branch are referred to the Conway Banking Office (CBO) just four blocks away.

TYPES OF DEPOSIT PRODUCTS AND SERVICES OFFERED:

Conway National Bank (CNB) has a wide variety of deposit accounts for personal and business needs. The accounts are available at all our offices in Horry County and the Waccamaw Neck of Georgetown County.

Copies of the Bank's Complete Banking Services and Business Deposit Account brochures follow this page.

The bank's business hours are from 9:00 a.m. through 5:00 p.m. Monday through Thursday, and from 9:00 a.m. through 5:30 p.m. on Fridays. The Drive-up facilities, available at all locations, with the exception of Main Street, open at 8:30 a.m. Monday through Friday. Our Main Street location is closed daily from 1:00 p.m. to 2:00 p.m.

Miscellaneous Services & Fees (Continued)

Wire Transfer

Outgoing: Available at each office – Check for current fee.

Incoming: Available at the Operations & Administration Wire Department - Check for current fee.

Direct Deposits

Any Federal, State, Regular Payroll Recurring Payment (Social Security, Supplemental Income, Military Pay, Retirement Pay, etc.) may be deposited automatically into your checking account at CNB on the effective pay date. This removes the risk of delay due to mail or the necessity of coming to the bank.

Automatic Transfers

You may authorize automatic transfers weekly or monthly from your checking account to other CNB checking accounts, savings accounts, Christmas Clubs, IRAs, or for loan payments.

Safe Deposit Boxes

Safe deposit boxes are available to CNB customers at all CNB offices on a first come, first serve basis.

Credit Line

Our credit line gives you the security of a customized cash reserve that you can use as you see fit - simply by writing a check or using your CNB Debit Card. You can use your credit line for anything that requires more money than you have in your checking account. Applications are available at all CNB offices.

Home Equity Loans

A home can be a great investment. CNB can show you how to wisely use your home equity as a financial asset when consolidating debt, making home improvements or even buying a second home. Stop by any CNB office to discuss the options.

Personal Loans

Buying a home or remodeling? Financing a car? Buying a boat? Our CNB Lenders are waiting to assist you. Whatever your needs, we want to help.

Deposits & Loan Payments

For determining the availability of your deposits and loan payments, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit or payment before closing on a business day that we are open, we will consider that day to be the day of your deposit or payment. However, if you make a deposit or payment after closing or on a day that we are not open, we will consider that the deposit or payment was made on the next business day that we are open.

Automated Teller Machines (ATMs)

CNB offers 24-hour ATM machines, which are located at all CNB locations except the historic Main Street Office in Conway. CNB is a member of the Mastercard/Cirrus/Shazam Networks which offer PIN secured debit acceptance at over 1 million ATMs in 210 countries.

CNB Debit Card

CNB Debit Cards can be used at ATMs, in addition to all retail outlets which accept Mastercard. Enjoy the convenience of checking without writing checks. Ask a customer service representative at any CNB office for additional details.

CNB Credit Cards

CNB offers the most widely recognized credit card in the world – Visa. Our Visa program is available for both individual and business cardholders.

CNB ACCESS

You can get information about your account 24 hours a day.

With "CNB ACCESS" telephone banking you can:

- Get your current balance.
- Inquire about the latest interest rates.
- Check on account transactions.
- Transfer funds between your accounts.
- Make loan payments.....And more!

Just dial 843-248-7118 or 843-238-9657 any time day or night and get the information you need quickly without hassle or delays. To activate this service, please contact a Customer Service Representative.

(Refer to the "CNB ACCESS" brochure for additional information.)

CNB Internet Banking

With CNB Internet Banking and CNB2GO mobile banking, you can bank the way you want, when you want. You can check your balances, view statements and transfer funds right from your computer, tablet, or smart phone. A Customer Service Representative can help you set up your account in minutes. Although there is no fee from CNB for Internet Banking, connectivity and data usage rates may apply. Contact your service provider for details. *It's easy. It's convenient. And it's safe.*

CNB Bill Payment Services and Mobile Deposit

CNB's Bill Payment Services and Mobile Deposit are available to all personal accounts at no charge. CNB's Bill Payment Service is a simple and secure way to pay your bills online. CNB's Mobile Deposit uses the camera on your phone to take a picture of your check and make a deposit into your account without coming to the bank. To activate these services, please contact a Customer Service Representative.

THERE'S A CNB OFFICE NEAR YOU!

CNB ACCESS Phone Numbers

(Account information available 24 hours a day)

843-248-7118 / 843-238-9657

Operations & Administration

P.O. Box 320 / 1400 Third Avenue

Conway, SC 29528

843-248-5721 / 843-238-2600

Conway Banking Office

P.O. Box 320 / 1411 Fourth Avenue

Conway, SC 29528

843-248-5721

Surfside Beach

P.O. Box 15069

425 Highway 17 & 5th Avenue North

Surfside Beach, SC 29587

843-238-5125

Northside

9726 Highway 17 North / Myrtle Beach, SC 29572

843-449-3373

Main Street

P.O. Box 320 / 309 Main Street

Conway, SC 29528

843-248-4008

Red Hill

P.O. Box 320 / 1360 Highway 501

Conway, SC 29528

843-347-4601

Socastee

Highway 17 Bypass South / 3591 Northgate Drive

Myrtle Beach, SC 29588

843-293-4422

Aynor

P.O. Box 400 / 2605 Highway 501

Aynor, SC 29511

843-358-1600

Myrtle Beach

P.O. Drawer 8249 / 1353 21st Avenue North

Myrtle Beach, SC 29578

843-626-4441

West Conway

P.O. Box 320 / 2810 Church Street

Conway, SC 29528

843-365-4500

North Conway

P.O. Box 320 / 2601 Main Street

Conway, SC 29528

843-488-5721

Murrells Inlet

P.O. Box 2490 / 4345 Highway 17 Bypass

Murrells Inlet, SC 29576

843-651-8135

North Myrtle Beach

110 Highway 17 North

North Myrtle Beach, SC 29582

843-663-5721

Little River

P.O. Box 1129 / 2380 Highway 9 East

Little River, SC 29566

843-399-5721

Pawleys Island

P.O. Box 4539 / 10608 Ocean Highway

Pawleys Island, SC 29585

843-979-5721

Carolina Forest

4100 River Oaks Drive

Myrtle Beach, SC 29579

843-236-5125

COMPLETE BANKING SERVICES



MEMBER FDIC

ConwayNationalBank.com



PERSONAL BANKING

Full disclosure available upon request and furnished prior to account opening.

CNB

Since 1903

MEMBER FDIC

ConwayNationalBank.com

843-248-5721 843-238-2600

Monday-Thursday 9AM-5PM Friday 9AM-5:30PM

Drive-up windows open at 8:30 AM

CNB Access Phone Numbers

(Account information available 24 hours a day)

843-248-7118 & 843-238-9657

Rev 01/2025



Personal Banking Accounts

Regular Checking

This is our basic checking account.

- \$250 minimum balance – no maintenance charges.
- Below \$250, there's a \$5 monthly service charge plus 35¢ per debit.
- Itemized monthly statement with check images included.
- CNB ATM or CNB Debit Card at no additional charge.

Senior Citizen Checking

For customers over 50 years of age. To qualify for this account, please contact a Customer Service Representative at any of our offices.

- No minimum balance required.
- No service charge on a CNB/NOW account or a Regular Checking account.
- Wallet style checks at no charge.
- CNB ATM or CNB Debit Card at no additional charge.

CNB Free

Available to all non-business customers.

- No minimum balance required. No service charge.
- Free CNB ATM or CNB Debit Card.
- First order of CNB custom wallet checks free.
- Free monthly imaged statements.
- All other common feature fees apply.

Benefit Security Account (CNB ATM Card only – No checks)

For accounts on Direct Deposit you get:

- No minimum balance required.
- Initial and renewal CNB ATM Card at no charge.
- No additional charges on the first six (6) withdrawals per month. (See “Miscellaneous Services and Fees” for standard charges.) After six withdrawals per month, an additional charge of 50¢ per withdrawal will be assessed.

Interest Bearing Checking Accounts

All accounts used for business purposes are subject to commercial analysis activity charges under “Commercial Checking Accounts.”

NOW¹ Account

Available to individuals only.

- Interest credited at the end of the statement period.
- Interest rate may change weekly.
- No maintenance charges as long as you maintain a \$500 minimum balance in your checking account or an average balance of \$1,000 in your checking account.
- If your balance drops below the required balance, there is a maintenance charge of \$10 per month and 35¢ per debit.
- Interest is not earned any day the balance falls below \$500.00.
- CNB ATM or Debit Card at no additional charge.

¹ *Interest paid on collected balance.*

SuperNOW¹ Account

Available to individuals only.

- \$500 minimum initial deposit.
- Interest credited at the end of the statement period.
- Interest rate may change weekly.
- If your daily balance drops below \$1,500, the interest rate drops to the NOW rate.

- No maintenance charges as long as you maintain a \$1,000 minimum balance or an average of \$2,000 in this account, or a \$1,000 minimum balance in your Passbook Savings account.
- If your balance drops below the required balance, there is a maintenance charge of \$10 per month and 35¢ per debit.
- Interest is not earned any day the balance falls below \$500.00.
- The daily balance per statement period determines your interest rate tier as follows:
\$5,000 and more
\$1,500 - \$4,999
\$500 - \$1,499
\$0 - \$499 - No Interest
¹ *Interest paid on collected balance.*

Savings Accounts

Passbook Savings Account

- Open account with a minimum balance of \$5.00.
- Interest rate may change quarterly.
- Make withdrawals at any time. (\$2.00 service charge per withdrawal in excess of six withdrawals in a quarter.)
- Add any amount at any time.
- \$1.00 Quarterly Maintenance if balance falls below minimum.

Education Savings Account

The Education Savings Account is a nondeductible account that features tax-free withdrawals for a very specific purpose — a child's education expenses. Contributions are limited to \$2,000 for higher education purposes and can only be made for the benefit of children under the age of 18.

These accounts were formally known as Education IRAs. Distributions from an ESA are penalty-free and federal income tax-free. Consult your tax or legal professional for further information regarding state or local income taxes.

Premier Money Market Deposit Account¹

- \$500 minimum initial deposit.
- Interest credited at the end of the statement period.
- Interest rate may change weekly.
- Unlimited over-the-counter withdrawals.
- Excessive checks - \$8.00 each.
- Withdrawals or transfers from a Premier Money Market Deposit account to another account or to third parties by preauthorized or automatic transfer, telephone transfer, check, draft, or debit card are limited to 6 per statement cycle.
- No maintenance charges as long as you maintain a \$1,000 minimum balance or an average balance of \$2,000 in this account, or a \$1,000 minimum balance in your Passbook Savings account.
- If your balance drops below the required balance, there is a maintenance charge of \$10.00 per month.
- The daily balance per statement period determines your interest rate tier as follows:
\$10,000 and more
\$1,500 - \$9,999
\$1,499 and less
¹ *You must maintain the required minimum balance in the account each day of your statement cycled to obtain the associated rate.*

Investors Money Market Deposit Account,

- \$500 minimum initial deposit.
- Interest credited at the end of the statement period.
- Interest rate may change weekly.
- Unlimited over-the-counter withdrawals.
- Excessive checks - \$8.00 each.
- Withdrawals or transfers from an Investors Money Market Deposit account to another account or to third parties by preauthorized or automatic transfer, telephone transfer, check, draft, or debit card are limited to 6 per statement cycle.
- No maintenance charges as long as you maintain a \$1,000 minimum balance or an average balance of \$2,000 in this account, or a \$1,000 minimum balance in your Passbook Savings account.
- If your balance drops below the required balance, there is a maintenance charge of \$10.00 per month.
- The daily balance per statement period determines your interest rate tier as follows:
\$250,000 and over
\$150,000 - \$249,999.99
\$50,000 - \$149,999.99
\$25,000 - \$49,999.99
Less than \$24,999.99
You must maintain the required minimum balance in the account each day of your statement cycle to obtain the associated rate.

Health Savings Account

- Designed for people who have a high-deductible (medical) insurance policy.
- Contributions are tax-deductible, the earnings grow tax-deferred, and distributions for qualified medical expenses are tax-free.

Christmas Club¹

- Deposit any amount any time.
 - Check issued or directly deposited into designated account in November.
- ¹ *Interest paid on collected balance. Substantial penalty for early withdrawal.*

Certificates of Deposit¹

Interest rates on all time deposits are announced weekly. In setting the rates, factors considered include the Treasury yield curve, balance sheet needs, and internal costs. Rates of interest are not tied to an index or formula.

Type Certificate ²	Minimum Deposit
7 - 31 days.....	\$1,000
3 months.....	\$1,000
6 months.....	\$1,000
1 - 5 years.....	\$500
Senior's CD (12 months).....	\$5,000

¹ *Interest paid on collected balance.*

² *Penalty may be imposed for early withdrawal.*

IRA Accounts¹

We offer Individual Retirement Accounts (IRAs) authorized by law:

- **Traditional IRA** – Deposits may be tax-exempt, depending on your individual circumstances. Withdrawals are generally fully taxable as ordinary income.

- **Roth IRA** - Deposits are non-deductible. Qualified withdrawals are tax-free both after a five-year holding period and reaching 59 1/2.

- **Simplified Employee Pension Plan (SEPP)** – A business retirement plan that uses IRAs as the investment vehicle. (The employer places money into its employees' IRAs.) The employer gets an immediate tax break, and the contribution is not income to the employee until distributed from the IRA.

- **Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)** – SIMPLE can be by an employer as either a modified 401(k) plan or as a unique plan that uses special SIMPLE IRAs to accept all contributions.

¹ *Interest paid on collected balance. Substantial penalty for early withdrawal.*

Miscellaneous Services & Fees

CNB Internet Banking and CNB2GO Mobile Banking.....	no charge
Bill Pay Services & Mobile Deposit	no charge
Return Check/Overdraft ¹	\$ 35.00
Stop Payment.....	\$ 35.00
Personal Money Order.....	\$ 5.00
Cashier's Check.....	\$ 5.00
Monthly Dormant Account Maintenance ²	
DDA, NOW, MMDA.....	\$ 7.00
Savings.....	\$ 2.00
Balance Inquiry at Non CNB ATM Machine.....	\$ 1.00
Cash Withdrawal from Non CNB ATM Machine.....	\$ 1.00
Extensive Clerical Service/Research (1 Hour Minimum)	\$ 25.00
Micro Film Copy (per copy).....	\$ 1.00
Interim Statement (no checks)	\$ 3.00
A Previous Month's Statement	\$ 5.00
CNB ATM/ CNB Debit Card Replacement.....	\$ 5.00
Transaction Account/Savings Account Closing Fee (within 90 days of opening).....	\$15.00

¹ *The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or electronic means other than ATM withdrawal..*

² *The fee is charged each month if account falls below \$200.00. A Checking Account is dormant if for one year there have been no customer generated transactions. A Savings Account is dormant if for two years there have been no customer generated transactions.*

Additional Fees & Services

Return Check/Overdraft	\$ 35.00
Stop Payment	\$ 35.00
Research (1 hour minimum).....	\$ 25.00
Wire Transfer	
Outgoing: Available at each office - check for current fee	
Incoming: Available at the Operations & Administration Wire Department - check for current fee.	
Micro Film Copy (per copy)	\$ 1.00
Interim Statement (no checks)	\$ 3.00
Night Depository	
Per locking bag	\$ 30.00
Per zipper bag	\$ 5.00
Cashier's Checks	\$ 5.00
Personal Money Order	\$ 5.00
Deposited Items Returned (if held in cash items). \$	5.00
Duplicate Statement	\$ 5.00
Online Cash Management (per account).....	\$ 10.00
Transaction Account/Savings Account Closing Fee (within 90 days of opening)	\$ 15.00

Deposits & Loan Payments

For determining the availability of your deposits and loan payments, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit or payment before closing on a business day that we are open, we will consider that day to be the day of your deposit or payment. However, if you make a deposit or payment after closing or on a day that we are not open, we will consider that the deposit or payment was made on the next business day that we are open.

Hours: Monday - Thursday 9:00 a.m. - 5:00 p.m.
Friday 9:00 a.m. - 5:30 p.m.
Drive-up windows open at 8:30 a.m.

CNB ACCESS Phone Numbers
(Account information available 24 hours a day)
843-248-7118 / 843-238-9657

Operations & Administration
P.O. Box 320 / 1400 Third Avenue
Conway, SC 29528
843-248-5721 / 843-238-2600

Conway Banking Office
P.O. Box 320 / 1411 Fourth Avenue
Conway, SC 29528
843-248-5721

Surfside Beach
P.O. Box 15069
425 Highway 17 & 5th Avenue North
Surfside Beach, SC 29587
843-238-5125

Northside
9726 Highway 17 North / Myrtle Beach, SC 29572
843-449-3373

Main Street
P.O. Box 320 / 309 Main Street
Conway, SC 29528
843-248-4008

Red Hill
P.O. Box 320 / 1360 Highway 501
Conway, SC 29528
843-347-4601

Socastee
Highway 17 Bypass South / 3591 Northgate Drive
Myrtle Beach, SC 29588
843-293-4422

Aynor
P.O. Box 400 / 2605 Highway 501
Aynor, SC 29511
843-358-1600

Myrtle Beach
P.O. Drawer 8249 / 1353 21st Avenue North
Myrtle Beach, SC 29578
843-626-4441

West Conway
P.O. Box 320 / 2810 Church Street
Conway, SC 29528
843-365-4500

North Conway
P.O. Box 320 / 2601 Main Street
Conway, SC 29528
843-488-5721

Murrells Inlet
P.O. Box 2490 / 4345 Highway 17 Bypass
Murrells Inlet, SC 29576
843-651-8135

North Myrtle Beach
110 Highway 17 North
North Myrtle Beach, SC 29582
843-663-5721

Little River
P.O. Box 1129 / 2380 Highway 9 East
Little River, SC 29566
843-399-5721

Pawleys Island
P.O. Box 4539 / 10608 Ocean Highway
Pawleys Island, SC 29585
843-979-5721

Carolina Forest
4100 River Oaks Drive
Myrtle Beach, SC 29579
843-236-5125

BUSINESS DEPOSIT ACCOUNTS



MEMBER FDIC



ConwayNationalBank.com

BUSINESS BANKING

*Full disclosure available upon request
and furnished prior to account opening.*

Small Business Checking Account

(Available to all Business Customers)

- Minimum Opening Deposit..... None
- To Avoid Maintenance Charges:
Maintain a Minimum Balance of..... \$250.00
- Maintenance Fee.....\$ 7.00
- Deposit Items and Debits (more than 150
regardless of balance).....(ea.) \$.30
- Business Bill Pay Services..... \$ 5.95
plus \$0.46 per transaction

Commercial Checking Account

(Available to all Business Customers)

Earnings Allowance

The earnings allowance rate is applied to the monthly average ledger balance after reserves and uncollected funds are deducted. If positive, this offsets all or part of the transaction charges. If negative, this adds to the transaction charges. CNB commercial checking earnings allowance is based on a rate reflecting current money market conditions.

Required Reserves

Commercial banks are required by the Federal Reserve system to keep a percentage of their checking account balance on deposit with the Federal Reserve Bank. Reserve requirements are deducted from collected balances before the earnings allowance rate is applied. CNB will analyze accounts based on the current reserve requirement.

Activity Charges

Basic account activity charges are:

Minimum Opening Balance	None
Monthly Account Maintenance.....	\$ 10.00
Credit (per item).....	\$.30
Debit (per item).....	\$.18
Items Deposited (on us, per item).....	\$.07
Items Deposited (not on us, per item).....	\$.08
Mailed Statement.....	\$ 5.00

Investors Money Market Deposit Account

- \$500 minimum initial deposit.
- Interest credited at the end of the statement period.
- Interest rate may change weekly.
- Unlimited over-the-counter withdrawals.
- Excessive checks - \$8.00 each.
- Withdrawals or transfers from an Investors Money Market Deposit Account to another account or third parties by preauthorized or automatic transfer, telephone transfer, check, draft, or debit card are limited to 6 per statement cycle.
- No maintenance charges as long as you maintain a \$1,000 minimum balance or an average balance of \$2,000 in this account, or a \$1,000 minimum balance in your Passbook Savings Account.
- If your balance drops below the required balance, there is a maintenance charge of \$10 per month.
- The daily balance per statement period determines your interest rate tier as follows:
\$250,000 and over
\$150,000 - \$249,999.99
\$50,000 - \$149,999.99
\$25,000 - \$49,999.99
Less than \$24,999.99
**You must maintain the required minimum balance in the account each day of your statement cycle to obtain the associated rate.*

Business SuperNOW Account

(Available only to sole proprietors, non-profit organizations, and public funds)

- Minimum Opening Deposit..... \$500
- The daily balance per statement period determines your interest rate as follows:
\$5,000 or more
\$1,500 - \$4,999
\$500 - \$1,499
\$0 - \$499 - No Interest
Commercial Checking Account Activity Charges and Analysis Apply.

Credit Card and Merchant Services

CNB offers Credit Card Merchant Services to all business customers. We process Mastercard, Visa and Discover charges for our Merchants.

CNB offers Visa Business Credit Cards and Mastercard Business Debit Cards.

Premier Business Money Market Account

(Available to all Business Customers)

- \$500 minimum initial deposit.
- Interest credited at the end of the statement period.
- Interest rate may change weekly.
- Unlimited over-the-counter withdrawals.
- Excessive checks - \$8.00 each.
- Withdrawals or transfers from a Premier Money Market Deposit Account to another account or to third parties by preauthorized or automatic transfer, telephone transfer, check, draft, or debit card are limited to 6 per statement cycle.
- No maintenance charges as long as you maintain a \$1,000 minimum balance or an average balance of \$2,000 in this account, or a \$1,000 minimum balance in your Passbook Savings Account.
- If your balance drops below the required balance, there is a maintenance charge of \$10 per month.
- The daily balance per statement period determines your interest rates as follows:
\$10,000 and morePremier Money Market Rate
\$1,500 - \$9,999Money Market Rate
\$1,499 and lessNOW Rate
**You must maintain the required minimum balance in the account each day of your statement cycle to obtain the associated rate.*

Business Savings Account

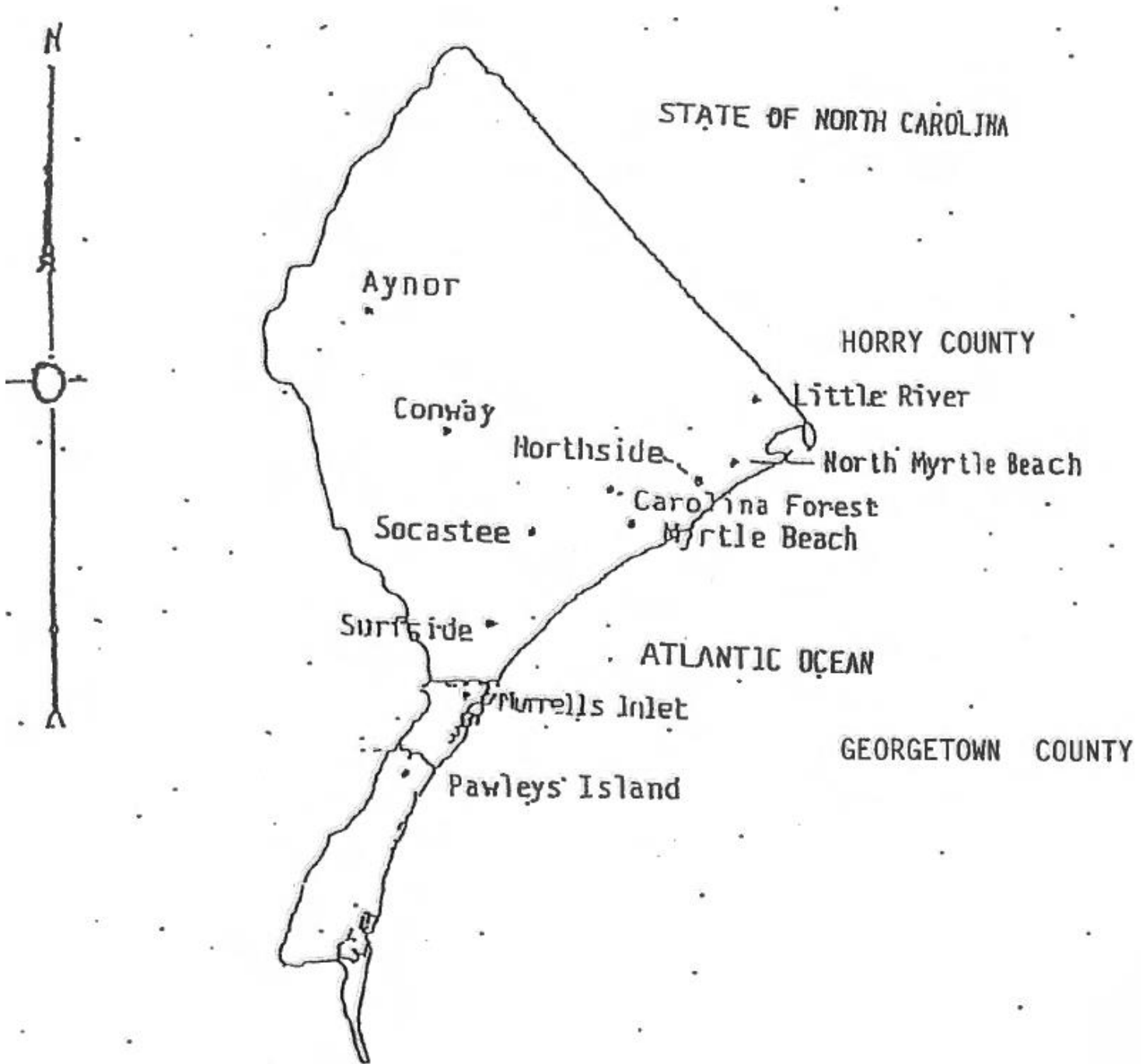
(Available to all Business Customers)

- Open Account with a minimum balance of \$5.00
- Interest rate may change quarterly.
- Make withdrawals at any time. (\$2.00 service charge per withdrawal in excess of six withdrawals in a quarter.)
- Add any amount at any time.
- \$1.00 Monthly Maintenance fee if the balance falls below minimum.

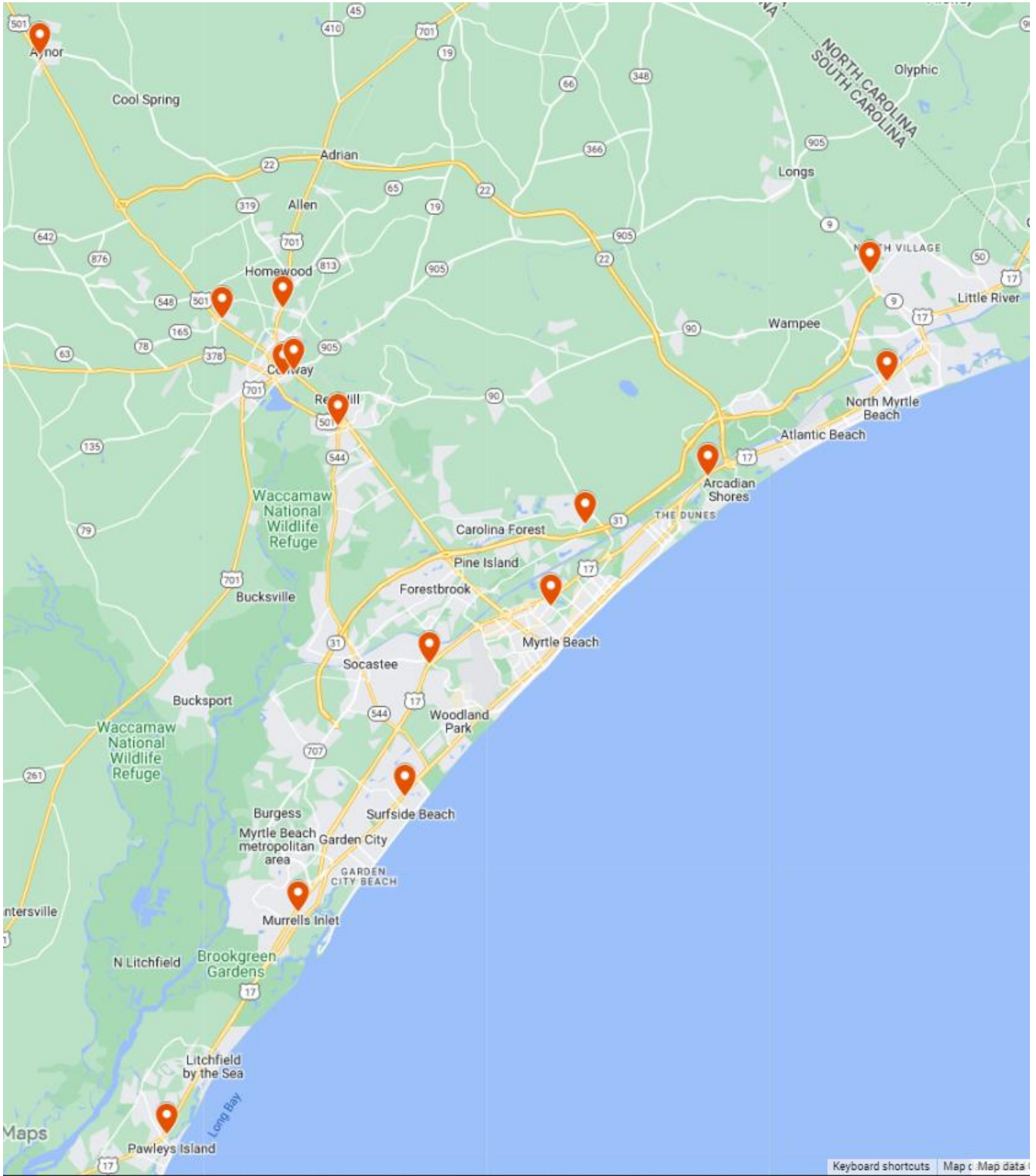
NOTE: Interest paid on collected balance for all interest bearing accounts.

MAP REPRESENTING CNB'S LOCAL CRA COMMUNITY/ASSESSMENT AREA

The following map represents the Horry County and Waccamaw Neck geographical boundaries, and the markers designate the sites at which the previously listed offices are located:



The delineation of our assessment area complies with the Federal law, but should in no way be interpreted to exclude any potential customer or group of customers.



TRACT NUMBERS

(See the following pages for locations.)

Horry County Census Tracts Served:

0101.00 0516.03
0201.00 0516.05
0202.01 0516.06
0202.02 0516.07
0203.01 0516.08
0203.02 0516.09
0301.02 0517.00
0301.04 0601.01
0401.01 0601.02
0401.02 0602.03
0401.03 0602.04
0401.04 0602.06
0401.05 0602.07
0402.00 0602.09
0403.00 0602.10
0404.00 0602.11
0405.00 0603.01
0501.02 0603.02
0502.00 0603.09
0503.03 0603.10
0504.01 0604.03
0504.02 0604.04
0505.00 0604.05
0506.00 0604.06
0507.00 0701.01
0509.01 0701.02
0509.02 0702.00
0510.00 0703.00
0512.01 0704.00
0512.02 0705.00
0513.01 0706.01
0513.02 0706.02
0514.03 0707.01
0514.04 0707.02
0514.05 0801.01
0514.06 0801.02
0515.01 0802.00
0515.02 9801.00 (Airport)
0515.03 9901.00 (Ocean)

Waccamaw Neck (Georgetown County) Census Tracts Served:

9205.02
9205.04
9205.06
9205.07
9205.08
9205.09
9205.10
9205.11
9901.00 (Ocean)

**HORRY COUNTY CENSUS TRACTS
IN VICINITY OF CNB BRANCHES:**

Conway	0101.00	0601.01	0602.11	0604.06	0706.02
	0201.00	0601.02	0603.01	0701.01	0707.01
	0202.01	0602.03	0603.03	0701.02	0707.02
	0202.02	0602.04	0603.09	0702.00	
	0203.01	0602.06	0603.10	0703.00	
	0203.02	0602.07	0604.03	0704.00	
	0301.02	0602.09	0604.04	0705.00	
	0301.04	0602.10	0604.05	0706.01	

Northside	0405.00	0502.00	0504.01		
	0501.02	0503.03	0504.02		

Aynor	0801.01	0801.02	0802.00		
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Surfside & Socastee	0509.01	0513.01	0514.06	0516.05	0517.00
	0509.02	0513.02	0515.01	0516.06	9801.00
	0510.00	0514.03	0515.02	0516.07	
	0512.01	0514.04	0515.03	0516.08	
	0512.02	0514.05	0516.03	0516.09	

Myrtle Beach	0501.02	0505.00	0509.02	0602.06	0602.11
	0503.03	0506.00	0517.00	0602.07	9801.00
	0504.01	0507.00	0602.03	0602.09	
	0504.02	0509.01	0602.04	0602.10	

North Myrtle Beach	0401.01	0401.04	0403.00	0603.01	0603.10
	0401.02	0401.05	0404.00	0603.03	
	0401.03	0402.00	0405.00	0603.09	

Little River	0301.02	0401.02	0401.05	0603.09	
	0301.04	0401.03	0603.01	0603.10	
	0401.01	0401.04	0603.03		

Carolina Forest	0602.03	0602.07	0602.11	0603.09	0604.05
	0602.04	0602.09	0603.01	0603.10	0604.06
	0602.06	0602.10	0603.03	0604.04	

**GEORGETOWN COUNTY CENSUS TRACTS
IN VICINITY OF CNB BRANCHES:**

Murrells Inlet	9205.02	9205.10	9205.11		
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Pawleys Island	9205.04	9205.07	9205.09		
	9205.06	9205.08			

CRA DISCLOSURE STATEMENT

The Conway National Bank's data pertaining to the small business loans is available online. The distribution of small business loans is shown by amount of loan, number of loans, and geographic location. The CRA Disclosure Statement may be obtained on the Federal Financial Institutions Examination Council (FFIEC) website at: <https://www.ffiec.gov/cra>.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.