

New name.
Same friendly faces
you know and trust.



North Main Street Office



Cumberland Parkway Office



Auto Bank



Union Plaza Office



Corbin Office

Dear Valued Customer,

As Commercial Bank prepares to merge with Union National Bank & Trust on September 8, we wanted to take this opportunity to provide you with some information. Some things will change, but many things will stay the same.

Most noticeably, the name of your bank will change; however, the friendly faces you trust will still be there to serve you at your favorite office. The look of your statement will change a bit, but your account numbers will not change. You may continue to use all your personalized UNB checks, ATM cards and debit cards with no problems. You will receive Commercial Bank checks and cards when you reorder. You may continue to use Dial-A-Bank just as before; however, for your security, you will enter a new PIN.

Teams of employees at both banks have worked together for many months to make the transition as easy as possible for the customers. We understand you will have questions, and we will be ready with answers. We know you valued your relationship with UNB, and our goal now is to retain your loyalty by continuing to build on the excellent service you have always received from your local bank.

Like Union National Bank, Commercial Bank is also a community bank. With branches in Bell County and the surrounding area, we have always been your neighbor. This means we have the same hometown values and philosophies toward doing business.

Now for the really good news. The following are some of the added benefits you will have as a Commercial Bank customer.

- △ Our Hometown Rewards Checking account offers 5.01% APY and ATM refunds if you meet the qualifications.
- △ You now have 19 bank offices in Harlan, Knox, and Bell counties in Kentucky and Claiborne, Union, and Knox counties in Tennessee.
- △ Beyond traditional banking, we also offer insurance and investment services for your comprehensive financial needs.
- △ You can bank in real time with a 4 p.m. cutoff for deposits on a business day.
- △ You may access all of your accounts through our free Dial-a-Bank system – now in real time - as well as through free internet banking.
- △ Commercial Bank internet banking also offers internet Bill Pay as well as cash management for business customers.
- △ You'll also be able to apply for our overdraft protection service we call Chek Plus.
- △ We are consistently awarded five star ratings – the highest possible – by Bauer Financial, the premier bank rating organization in the nation.
- △ In addition to our excellent financial stability, federal examiners deemed Commercial Bank “outstanding” in the area of community reinvestment. In other words, we care about the communities where we have branches and give back in many ways.

If you have any questions regarding your banking services, please call us. We are truly looking forward to serving you and giving you the best banking experience possible.

Sincerely,

Terry L. Lee
President and CEO

Your Monthly Statement is Changing

Knox County, Ky branch customers: The appearance and arrangement of your monthly statement is slightly different. Below you will find a sample of statement of activities to your account. The key changes are highlighted for your convenience. If you any questions, please feel free to contact a representative at your local office.

YOUR INFORMATION

At the top you will find your name, address, account number and the type of account.



P.O. Box 400
Harrogate TN 37752
(423)869-5151

*****AUTO**SCH 3-DIGIT 377
975 0.6110 AB

Account holder name
and address

Account Number: _____
Statement Date: 7/23/08
Page Number: 1
Items: 2

BUSINESSES ONLY

Business Customers only will see details here of the charges to the account.



SIMPLY THE BEST-BASIC

Previous Balance on	6/23/08	\$	1,392.58
6 Deposits and Other Additions	(Credits)	+	1,602.65
14 Checks and Other Charges	(Debits)	-	2,998.23
Current Balance on	7/23/08	\$	3.0000

TRANSACTIONS

In this section is a list of transactions including deposits, ATM withdrawals, electronic drafts, etc. They are listed by date from the start of the cycle to the end. The amount is in the column on the right.

Checking Account Transactions

6/27/08	Direct Deposit	STAN KOCH & SONS PAYROLL		348.90	+
6/27/08	Direct Deposit	WACHOVIAACCVERIF TRIALCREDT		.53	+
6/27/08	Direct Deposit	WACHOVIAACCVERIF TRIALCREDT		.53	+
7/03/08	Direct Deposit	STAN KOCH & SONS PAYROLL		612.95	+
7/14/08	Direct Deposit	USDA-FSAKCMOCDSP 00	DONNA S WASSMER	11.00	+
7/18/08	Direct Deposit	STAN KOCH & SONS PAYROLL		628.74	+
6/24/08	POS Debit	ONLINE GAMES POGO/EA	WWW.EA.COM CA	39.99	-
7/01/08	POS Debit	WAL-MART #0086/2825 N	SPRINGFIELD MO	3.50	-
7/01/08	ATM withdrawal	2616 N. KS EXPRW	SPRINGFIELD MO	202.50	-
7/07/08	POS Debit	PPL*TEN MINUTE TRAIINE	R 866-370-8219 CA	63.94	-
7/14/08	POS Debit	WAL-MART #0088/2100 N	O MT. GROVE MO	424.40	-
7/16/08	ATM withdrawal	CONCORD/7680 EAST STA	T SUNBURY OH	363.50	-
7/21/08	Automatic Debit	GEICO PREM COLL		53.65	-
7/21/08	POS Debit	WAL-MART #1861/5815 N	O OAK PARK HEI MN	110.22	-
7/22/08	POS Debit	DISBROWS DEPOT/24963	N GARNETT KS	12.53	-
7/22/08	ATM withdrawal	LAKESIDE CASIN/777 CA	S OSCEOLA IA	163.50	-
7/22/08	ATM withdrawal	LAKESIDE CASIN/777 CA	S OSCEOLA IA	303.50	-
7/23/08	Service Charge			7.00	-

CHECKS

Checks are listed in this section. You will see the check number, the date paid and the amount.

Check #	Date Paid	Amount	Check #	Date Paid	Amount
1005	6/24/08	550.00	1006	6/26/08	700.00

DAILY BALANCE SUMMARY

-Balance Date-	-Balance Date-	-Balance Date-	-Balance Date-
1,392.58 6/23	246.55 7/01	18.66 7/16	3.00- 7/23
802.59 6/24	859.50 7/03	647.40 7/18	
102.59 6/26	795.56 7/07	483.53 7/21	
452.55 6/27	382.16 7/14	4.00 7/22	

Overdraft Fees this Period	00
Overdraft Fees Year to Date	00
Return Item Fees this Period	00
Return Item Fees Year to Date	00

DAILY BALANCES

At the bottom of your statement you can track the balance you had daily since the beginning of the cycle.

