

investing
in youCanandaigua
National
Bank & Trust

OPTIMUM EXPERIENCE

NEWSLETTER FOR CANANDAIGUA NATIONAL BANK & TRUST OPTIMUM CHECKING CUSTOMERS

CNB's NEW ONLINE BANKING CENTER

Features at a glance:

- Real-time Account Balances**
 Allows you to maintain real-time account balance capability.
- Mobile Banking**
 Transfer funds, get alerts, or pay bills anytime, anywhere.
- Transactional Alerts**
 Customizable alerts keep you in the know, anytime, anywhere delivered via phone, email, or text message.
- Cross Customer Transfer Service**
 The ability to provide cross account transfers to and from other financial institutions, as well as transfers to non-customers at other financial institutions, with added security.
- CNBill Pay™**
 Gives you speed, simplicity, and convenience. You will have increased security, and the ability to set reminders and notifications. It also allows the user to differentiate whether the recipient will receive the payment electronically or via paper check.

Canandaigua National Bank & Trust
investing in you

Welcome to CNB's Online Banking Center.

Account Overview

This page provides an overview of your accounts by account type. Double Click on the Account Name to view history for a selected account.

Account	Updated	Available Balance	Current Balance
Checking			
Personal Checking	11/22/2011 2:01 AM	\$26.52	\$31.52
****2086			
Bill Checking Account	11/22/2011 2:01 AM	\$19.63	\$19.63
****4419			
Subtotal		\$46.15	\$51.15
Savings			
Personal Savings	11/22/2011 2:02 AM	\$44.31	\$44.31
****2211			
Subtotal		\$44.31	\$44.31

Navigation: Register, Online Activity, CNBudget Central, Open New Account, Transaction, CNBill Pay, Funds Transfer, Manage Recurring, Cross Customer Transfer, Essential Transfer Setup, CNBusiness Deposit, Statements, View e-Statements, Messages, Stop Payment, Check Reorder, Preferences, Account Preferences, Alert Options, Security Options, User Profile, Mobile Enrollment, Statement Delivery.

Last Logon Date: 11/22/2011 10:16 AM

Need help? Tools are available at CNBank.com.

Quick Reference Guide

Video Tutorials

Coming Soon!



iPhone® & Android® Apps



CNBudget Central
A Financial Management Tool.

Greece Latta & Long Pond is Open!

Branch Manager, Susan DiProgetto and her team invite you to visit our new Latta & Long Pond Bank Office to celebrate our Grand Opening going on until December 31, 2011. Stop in and experience the ways your bank is investing in you.



Open Saturdays & Sundays!

Latta & Long Pond Bank Office
3204 Latta Road
585.851.0200

Mon. – Thu. 9 am – 5 pm / Fri. 9 am – 6 pm
Sat. & Sun. 9 am – 1 pm

Member FDIC

Greece Ridge Bank Office
2455 West Ridge Road
585.720.1160

Mon. – Thu. 9 am – 5 pm
Fri. 9 am – 6 pm / Sat. 9 am – 1 pm

Introducing CNB's Newest Personal Banker!



Dan Aspenleiter
Certified Financial Planner™
(585) 394-4260 x42424

With over 16 years experience in the financial services industry, Dan is a Certified Financial Planner and is responsible for the education and advice around your overall Financial Health and Wellness. Dan serves as the Personal Banker for the Alexander Park, Brighton, Henrietta, Honeoye Falls, Mendon, Perinton, and Pittsford Bank Offices.

Dan joins Michael Schiller and Kari Carlotta as your Personal Bankers. Michael serves our Bloomfield, Canandaigua, Farmington, Honeoye, Lakeshore, Manchester-Shortsville, and Victor Bank Offices. Kari serves our Chili, Greece Ridge, Greece Latta & Long Pond, Irondequoit, Penfield, Rochester, Webster BayTowne, and Webster Jackson-Ridge Bank Offices.



Get the best education for your kids.
We can help lower the cost.

Get assistance with:

- Locating** a college to match your and your child's criteria.
- Navigating** the entire process, from college visits through graduation.
- Negotiating** the price of college.
- Minimizing** the amount of debt your student will graduate with.
- Reviewing** the complexities of the FAFSA.

CNB has recently partnered with College Assistance Plus ("CAPlus®") to offer education and advice specifically focused on helping our clients make successful financial decisions for their children and/or grandchildren.

CNBank.com/CAPlus

2012 Travel Features at a glance...

Enjoy a preview of the trips we're offering in 2012, created with you in mind!

Stay Tuned!
More exciting
2012 trips to
come!

JERSEY BOYS - April 19, 2012

4:30pm Dinner & 7:30pm Show
Auditorium Theater, Rochester

\$125 per person (includes orchestra-level show ticket, transportation from our Basin Park location, and dinner).

Reservation Deadline: These tickets are offered on a first-come, first-serve basis and are limited to four tickets per Optimum household.

The musical blockbuster, Jersey Boys has made its remarkable Broadway stage debut in the year 2005. The mesmerizing show is based on the 60s rock and roll band Four Seasons, who rose to prominence with their determination and hard work. The musical rages to riches story of Jersey Boys have touched millions of heart chords and is still wooing the audience to the theatre. Prior to the show we'll enjoy dinner!



WESTERN NYS BREWERIES TOUR - July 13 & 14, 2012

\$205 single/\$345 per couple (includes transportation on a luxury motor coach, two lunches, one dinner, one breakfast, and overnight accommodations, as well as taxes and gratuity.)

Reservation deadline: There are a limited number of spaces available. Call today to secure your reservation.

Some came from Ireland and many came from Germany. But, wherever they emigrated from, they brought their thirst for good beer to New York State. These ambitious men and women established a legacy for New York State that continues to this very day. And in each corner of the state, there is a story to be told, a brewing history that the entire world can appreciate.

FINGER LAKES WINE TOUR - October 10 & 11, 2012

\$275 single/\$395 per couple (includes transportation, two lunches, one dinner, one breakfast, and overnight accommodations, as well as taxes and gratuity.)

Reservation deadline: There are a limited number of spaces available. Call today to secure your reservation.

Depart Canandaigua on a luxury motor coach and indulge in this scenic and relaxing fall tour through the Finger Lakes wine country. You'll stop for tastings at local wineries along our region's treasured wine trails and dine at the area's most impressive restaurants.



Chicago
June 2012

Canadian Rockies
August 2012

More details/dates will be provided in a separate Travel Newsletter in January 2012.

RESERVATIONS:

CNBTrips@cnbank.com or call
Shawnel @ 585-394-4260 x36144

Visit us online at www.CNBOptimumExperience.com