



PLEASE MARK VOTES AS IN THIS EXAMPLE

REVOCABLE PROXY COMMUNITY NATIONAL BANK OF THE LAKEWAY AREA

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS FOR THE 2011 ANNUAL MEETING OF SHAREHOLDERS

The undersigned hereby appoints Jerry C. Cranford and Donald Watson, and each of them, proxies, with full power of substitution, to act for and in the name of the undersigned to vote all shares of Common Stock of Community National Bank of the Lakeway Area (the "Bank"), which the undersigned is entitled to vote at the 2011 Annual Meeting of Shareholders of the Bank, to be held at Rose Center, 442 West Second North Street, Morristown, Tennessee on Monday, June 20, 2011, at 10:00 a.m., local time, and at any adjournments thereof, as indicated below.

1. *Electing Directors.* To elect four (4) directors to serve as Class II Directors of the Bank until the 2014 Annual Meeting of Shareholders and until their successors have been elected and qualified.

For	With- hold	For All Except
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Class II (Expires 2014): Ronald D. Ailey, Uriel Edde, Jr., Thomas D. Rush, Jr., Eric N. Ward

INSTRUCTION: To withhold authority to vote for one or more individual nominees, mark "FOR ALL EXCEPT" above, and write the name(s) of the nominee(s) on this line:

2. *Ratification of Auditors.* Authority to ratify the appointment of Pershing Yoakley & Associates, P.C. as the independent auditors for the Bank for the fiscal year ending December 31, 2011.

For	Against	Abstain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS PROXY CARD WILL BE VOTED AS DIRECTED. IF NO INSTRUCTIONS ARE SPECIFIED, THIS PROXY CARD WILL BE VOTED "FOR" EACH OF THE PROPOSALS.

If any other business is presented to a vote of the shareholders at the Annual Meeting, the undersigned hereby grants the proxies discretionary authority to vote this proxy in accordance with their best judgment. At the present time, the Board of Directors knows of no other business to be presented to a vote of the shareholders at the Annual Meeting.

THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" EACH OF THE LISTED PROPOSALS.

Please be sure to date and sign this proxy card in the box below.

Date

Sign above _____ Co-holder (if any) sign above _____

↑ **Detach above card, sign, date and mail in postage paid envelope provided.** ↑

COMMUNITY NATIONAL BANK OF THE LAKEWAY AREA

PLEASE ACT PROMPTLY

PLEASE COMPLETE, DATE, SIGN, AND MAIL THIS PROXY CARD PROMPTLY IN THE ENCLOSED POSTAGE-PAID ENVELOPE.

If the undersigned elects to withdraw this proxy on or before the time of the Annual Meeting or any adjournments of the Annual Meeting and notifies the Secretary of the Bank at or prior to the Annual Meeting of the decision of the undersigned to withdraw this proxy, then the power of the proxies shall be terminated and of no further force and effect.

Please mark, date and sign exactly as your name appears on this proxy card. When shares are held jointly, both holders must sign. When signing as an attorney, executor, administrator, trustee or guardian, please give your full title. If the holder is a corporation or a partnership, the full corporate or partnership name should be signed by a duly authorized officer.

IF YOUR ADDRESS HAS CHANGED, PLEASE CORRECT THE ADDRESS IN THE SPACE PROVIDED BELOW AND RETURN THIS PORTION WITH THE PROXY IN THE ENVELOPE PROVIDED.
