

Disclosures & Schedule Of Fees for Commercial Accounts

Effective November 2011

Schedule of Fees on Commercial Accounts

Balance Information - Balance requirements to avoid service fees refer to minimum average monthly (ledger) balance.

Federal Deposit Insurance Corporation (FDIC) Assessment - Assessment per \$1,000 average collected balance based on the rate set by the FDIC.

Interest and Other Information for Checking, Savings & Money Market Products

Rate Information - Current interest rates and Annual Percentage Yields (APY) are available at any of City National Bank of Florida's (CNB) banking locations or by calling 1-800-435-8839.

Variable Rates - All interest bearing checking, savings, and money market deposit accounts earn a variable rate of interest. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting - Interest on all interest-bearing checking, savings and money market accounts is compounded and credited monthly.

Balance Computation Method - We use the daily balance method to calculate interest; this method applies the daily periodic rate to the bank collected balance in the account each day. See note 7 for Commercial Money Market Gold and IOTA Interest Checking Account variance from above.

Non-Cash Deposits - If you deposit a non-cash item, such as a check, interest will begin to accrue no later than the business day the bank receives provisional credit for the deposit.

Transaction Limitations for Savings and Money Market Accounts - Federal regulations impose restrictions on the number of transfers or withdrawals that can be conducted from Savings and Money Market Accounts. **Legal Limit:** No more than six transfers or withdrawals, or a combination of such transfers or withdrawals per monthly statement cycle, to another account (including a transaction account) of the depositor at CNB or to a third party by means of a pre-authorized or automatic transfer (ACH, telephone, internet banking, overdraft protection, etc.) or withdrawals by check, draft, debit card, or similar order made by the depositor and payable to third parties. If you exceed these limitations you will be charged an excess activity fee of \$10 per transaction over the Legal Limit and your account may be converted to a transaction account.

Checking Products

Regular Commercial Checking Account ¹

Monthly Maintenance Fee.....	\$16.00
Items Paid.....	\$0.15 per item
Deposits Credited.....	\$0.40 per item
Deposited Items	\$0.10 per item

Commercial Interest Checking Account ²

Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee and per item fees.....	\$3,500.00
Monthly Maintenance Fee.....	\$16.00
Items Paid.....	\$0.15 per item
Deposits Credited.....	\$0.40 per item
Deposited Items	\$0.10 per item

IOTA Interest Checking Account ³

Monthly Maintenance Fee.....	\$15.00
Minimum Daily Ledger Balance Tiers to Earn Disclosed APY ⁸	

Balance Tiers	Minimum Balance
\$0.01 - \$99,999.99.....	\$0.01
\$100,000.00 - \$249,999.99.....	\$100,000.00
\$250,000.00 - \$499,999.99.....	\$250,000.00
\$500,000.00 and Over.....	\$500,000.00

CitySmart Ultimate Small Business Checking Account

Minimum To Open.....	\$100.00
Minimum Average Monthly Balance to Avoid Account Charge.....	\$0.00
Monthly Account Charge.....	\$0.00
Monthly Cash Deposits of \$10,000.00 or less.....	No Charge
In Excess of \$10,000.00.....	\$0.15 per \$100.00 ⁴
Total Account Transaction Items: ^{5, 6}	
200 or less	No Charge
In excess of 200	\$0.25 per item

Money Market & Savings Products ¹³

Commercial Money Market Deposit Account

Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee and per item fees.....	\$3,500.00
Monthly Maintenance Fee.....	\$15.00
Minimum Daily Collected Balance to Earn Disclosed APY ⁷	\$3,500.00
Items Paid.....	\$0.15 per item
Deposits Credited	\$0.40 per item
Deposited Items.....	\$0.10 per item
If Transactions Exceed the Legal Limit	\$10.00 each

Commercial Money Market Gold Deposit Account

Minimum To Open.....	\$50,000.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee.....	\$50,000.00
Monthly Maintenance Fee.....	\$15.00
If Transactions Exceed the Legal Limit, each.....	\$10.00

Minimum Daily Ledger Balance Tiers to Earn Disclosed APY ⁸

Balance Tiers	Minimum Balance
\$0.01 - 49,999.99.....	\$0.01
\$50,000.00 - 249,999.99.....	\$50,000.00
\$250,000.00 - 499,999.99.....	\$250,000.00
\$500,000.00 and Over.....	\$500,000.00

Commercial Savings Account

Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee.....	\$3,500.00
Monthly Maintenance Fee.....	\$5.00
Minimum Daily Collected Balance to Earn Disclosed APY ⁹	\$3,500.00
If Transactions Exceed the Legal Limit, each.....	\$10.00

Interest and Other Information for Certificates of Deposit

Rate Information - Current interest rates and Annual Percentage Yields (APY) are available at any of CNB's banking locations or by calling 1-800-435-8839. The APYs quoted on all Certificates of Deposit assume interest remains on deposit until maturity. A withdrawal will reduce earnings.

Fixed Rates - All Certificate of Deposit accounts earn a fixed rate of interest, which is set at the opening of the account. If a Certificate of Deposit is automatically renewed, the rate will be fixed on the renewal date for the renewal term.

Compounding and Crediting - For Certificates of Deposit with terms up to and including 90 days, interest is paid at maturity by check, transferred to another account or added to the account. For certificates with terms greater than 90 days, but less than 1 year, the interest may be paid monthly, quarterly, or at maturity. These payments may be made by check or credited to another account. Interest may only be added on to the account for payments made at maturity. For certificates with maturities of 1 year or more, the interest may be paid monthly, quarterly or annually by check or transferred to another account. For certificates with maturities greater than one year, which do not distribute interest otherwise, interest will be compounded and credited to the certificate annually.

Balance Computation Method - We use the daily balance method to calculate interest; this method applies the daily periodic rate to the bank ledger balance in the account each day.

Automatic Renewal - Your Certificate of Deposit is automatically renewable unless otherwise stated on the account disclosure provided to you at account opening. There is a two (2) business day grace period (for terms less than 30 days) or ten (10) calendar day grace period (for terms of 30 days or greater) from the maturity date to withdraw your funds without being charged an early withdrawal penalty. If you withdraw funds during the grace period, interest will not accrue. If your account disclosure indicates that your Certificate of Deposit is not automatically renewable, interest will not accrue after maturity.

Transaction Limitations - After your Certificate of Deposit account is opened, you may not make additional deposits to your account. Withdrawals made prior to maturity will be assessed an early withdrawal penalty.

Early Withdrawal Penalties - If there are any withdrawals of funds deposited into a Certificate of Deposit prior to the maturity date, an early withdrawal penalty will be assessed as stated on the next page.

Term	Penalty for funds withdrawn prior to the maturity date:
7 days	7 days simple interest earned or that could have been earned on the amount withdrawn
30 days up to and including six months	One month simple interest earned or that could have been earned on the amount withdrawn
Greater than six months up to and including one year	Three months simple interest earned or that could have been earned on the amount withdrawn
Greater than one year	Six months simple interest earned or that could have been earned on the amount withdrawn

Where necessary to comply with the requirements of imposing any of the aforementioned penalties, a portion of the principal may be forfeited if the certificate has not earned sufficient interest prior to the withdrawal or interest has previously been paid to the owner.

CNB is required to honor a request for withdrawal prior to maturity, without assessing a penalty, in the event of the death or judicially declared mental incompetence of the owner of the account. CNB will not assess an early withdrawal penalty on Certificates of Deposit which are being held as part of an IRA Plan at CNB, if the owner has attained the age of 59 1/2 or becomes disabled. For specifics on this product, refer to IRA disclosure available at the banking offices.

Certificate of Deposit Products

Certificate of Deposit

Minimum To Open.....	\$1,000.00
Minimum Balance to Earn Disclosed APY.....	\$1,000.00

Jumbo Certificate of Deposit

Minimum To Open.....	\$100,000.00
Minimum Balance to Earn Disclosed APY.....	\$100,000.00

Miscellaneous Service Charges for City National Bank Account Holders

Account Research/Reconciliation (Hourly Rate).....	\$25.00
Account Reconciliation:	
Full.....	\$0.95 Per Item + \$50.00 Maint.
Partial.....	\$0.08 Per Item + \$50.00 Maint.
Special Statement.....	\$20.00
ACH Auto Sweep.....	\$5.00
ACH Set Up Fee.....	\$25.00
ACH Correction Fee.....	\$15.00
ACH File.....	\$15.00
ACH File Deletion.....	\$40.00
ACH Maintenance.....	\$50.00
ACH NOC.....	\$3.50
ACH Origination (per item).....	\$0.12
ACH Return Item.....	\$5.00
Bearer Bonds and Coupons (Collection).....	\$40.00
Business Visa Check Card Replacement Fee.....	\$10.00
Business Visa Check Card Express Delivery Fee.....	\$50.00
Business Visa Check Card International Assessment Fee ¹⁰	
Single Currency Transactions.....	0.8% of the transaction amount
Multiple Currency Transactions.....	1.0% of the transaction amount
Cash & Coin Service.....	Refer to Armored Car Service Schedule of Fees
Cashiers Checks.....	\$30.00
Check Printing Fee.....	Varies depending on type and style of check
CKCD	
Monthly.....	\$25.00
Annually.....	\$75.00
Collections (Domestic)	
Incoming.....	\$20.00
Outgoing.....	\$20.00
Collections (Foreign)	
Clean (Single Document).....	\$35.00
Direct Collections – DFC.....	\$35.00
International Postage Fee.....	\$10.00
Return Penalty Charges – Canadian.....	\$30.00
Forgery Charges.....	\$15.00
Consulate Letters.....	\$5.00
Coupons returned (per envelope).....	\$20.00
Credit Verifications.....	\$10.00
Daily Balance/Activity Reporting (per day).....	\$7.50
FTP Transmission	
Input (per transmission).....	\$15.00
Output (per transmission).....	\$15.00
Deposited Items Returned (per item).....	\$10.00
Deposited Items Re-Submitted (per item).....	\$10.00
Deposit Processing (per hour).....	\$16.50
Detailed Account Analysis (monthly fee).....	\$20.00
Dormant Account Fee (monthly fee).....	\$20.00
Foreign Draft.....	\$20.00
Foreign Draft Stop Payment.....	\$50.00
Foreign Mail (per statement).....	\$15.00
Hold Mail (per statement).....	\$25.00
Insufficient Funds (per item paid or returned) ¹¹	\$33.00
Intra-bank Transfers.....	\$5.00
Levies & Garnishments.....	\$100.00
Negative Collected Balance.....	CNB Base Rate+4% per day
Negative Ledger Balance.....	CNB Base Rate +4% per day

Non-Proprietary ATM Fee (per transaction).....	\$1.25
(per inquiry).....	\$0.50
Returned Items Special Handling (per item).....	\$20.00
Return Mail (per statement).....	\$20.00
Safe Deposit Box ¹²	
Key Deposit.....	\$20.00
Drilling.....	\$150.00
Stop Payment Order (per item).....	\$30.00
Sweep Repo (monthly fee).....	\$125.00
Temporary Accounts (Accounts Closed within 6 months of opening).....	\$25.00
Traveler's Checks (\$3.00 Minimum).....	2% of Face Value
Uncollected Funds (per item paid or returned) ¹¹	\$33.00
Wire Services:	
Tracer.....	\$20.00
Amendment.....	\$20.00
Recalling Funds.....	\$25.00
Wire Transfers:	
Domestic / International Incoming.....	\$15.00
Domestic Outgoing.....	\$25.00
Foreign / International Outgoing.....	\$50.00

Miscellaneous Service Charges for Non-Account Holders

ATM Usage Fee.....	\$3.00
Traveler's Checks Cashed (\$5.00 minimum).....	2% of Face Value

Other Commercial Services

CNB offers a variety of other services for its commercial customers, including cash management services, lock box services, international banking and repurchase agreement accounts. Disclosures and fees for these services are available by contacting your CNB bank representative.

Item Processing, Posting and Payment

We may not process and post credit, debits, and holds to your account in the order they occur or we receive them. When multiple items are presented on a banking day, the Bank generally processes all credit items deposited (e.g., deposited checks, incoming wire transfers, etc.) first, followed by debit items (e.g., outgoing wires, checks, etc.). You agree that we may credit items to and debit items from your account by posting such items arriving to your account on the same day by order of posting and category which we choose in our sole discretion. Typical categories of payment/debit types include: ACH, cashed out items, ATM transactions, point-of-sale (POS), Wires, inter-day transfers between your accounts, and checks. In choosing processing priorities for checks and other debit items, the posting order for all categories of debits, except fees, will be handled in the same manner, posting lowest-to-highest dollar amount. For example, in the category of check processing, we will process checks received on a given day from lowest-to-highest. We may change the priority or order of any category, at any time, without notice to you; however, for your benefit, we will not change the lowest-to-highest payment of items within a category without prior notice. We further reserve the right to change the order of posting / payment priority without notice to you if we suspect fraud or possible illegal activity affecting your account. If the dollar amount of the debit items received exceeds the amount available, at the time those items are presented, the Bank, at its discretion may pay or return those items. For each item presented in excess of the amount available in the account, the Bank may impose a fee. Please refer to the Bank's applicable *Disclosure & Schedule of Fees* for the current amount of those fees.

Notes

1. This account has an earnings credit, which may partially or completely offset the maintenance and service fees incurred by your account. The earnings credit is calculated on the average monthly "positive" ledger balance in your account, less reserves as set by the Federal Reserve Board. Without prior notice and solely at our discretion, the earnings credit may be adjusted at any time. Actual fees charged to your account, including the rate of earnings credit, are reflected on your Detailed Account Analysis statement and said statement may be provided upon request.
2. If you close your account before interest is credited, you will not receive the accrued interest.
3. Attorney's Trust Accounts participating in the Florida Bar Association Program are eligible to maintain an IOTA account. All maintenance fees are reimbursed by the Florida Bar Association. Interest on the IOTA account will be paid to the Florida Bar Association minus the monthly maintenance fee. CNB requires an operating account in the name of the law firm in order charge any non-permissible service charges that the state program does not permit to be paid from the interest earned on the IOTA account, e.g., , wire transfer, return check, overdraft fees, etc.
4. And any fraction thereof.
5. Transaction items include but are not limited to deposit tickets, checks paid (including electronic payments), deposited items (branch and remote deposit capture), withdrawals and ACH debits.
6. Transaction fees for transaction items in excess of 200 will be reflected on your monthly statement as a "maintenance fee".
7. If your collected balance falls below \$3,500.00, you will earn the applicable rate.
8. The daily periodic rate is applied to the ledger balance from the day of deposit on Money Market Gold and IOTA Interest Checking Accounts.
9. No interest will be earned if the balance falls below the minimum required collected balance.
10. Percent of amount for transactions done outside the U.S. whether foreign currency is converted or not.

11. A fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. Such fees will be represented as Overdraft Fees on the periodic statement
12. Contents of safe deposit boxes are not insured by the FDIC.
13. Non-interest bearing transaction accounts are insured in full by the FDIC through December 31, 2012. These accounts include traditional checking or demand deposit accounts which do not pay interest. All other accounts such as, money market, savings, and interest-earning checking or demand deposit accounts, that earn interest, are subject to \$250,000 FDIC insurance coverage.