



Disclosures & Schedule Of Fees for Personal Accounts

Effective August 2010

Schedule of Fees on Personal Accounts

Balance Information - Balance requirements to avoid service fees refer to the minimum average daily balance. The average daily balances are calculated by adding the balance in the account for each day for a statement cycle and dividing that figure by the number of days in the cycle.

Minimum and average daily balance requirements are based on ledger balance, while interest accrues on bank collected balance for Interest Checking, Money Market Deposit Account (MMDA), Regular Savings and Youth Savings Accounts. Interest accrues on MMDA - Gold and Certificates of Deposit on the ledger balance from day of deposit.

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 (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, money market deposit accounts, savings and youth savings accounts are 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 4 for Money Market Gold 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 Checking Account

| | |
|--|------------|
| Minimum to Open | \$100.00 |
| Minimum Average Daily Balance to Avoid Monthly Maintenance Fee; or | \$1,500.00 |
| Minimum Daily Balance to Avoid Monthly Maintenance Fee..... | \$750.00 |
| Monthly Maintenance Fee..... | \$15.00 |
| Per Item Charge..... | None |

Special Checking Account

| | |
|---|---------|
| Minimum To Open..... | \$50.00 |
| Monthly Maintenance Fee..... | \$5.00 |
| Maximum of seven (7) checks paid per statement cycle. A fee for each excess check will be charged | \$0.75 |

CNB @ Work Checking Account ¹

| | |
|---|--------|
| Minimum To Open..... | \$0.00 |
| Minimum Average Daily Balance to Avoid Monthly Maintenance Fee..... | \$0.00 |
| Monthly Maintenance Fee..... | \$0.00 |
| Per Item Fee..... | \$0.00 |

CNB @ School Checking Account ¹²

| | |
|---|-----------|
| Minimum To Open..... | \$0.00 |
| Minimum Average Daily Balance to Avoid Monthly Maintenance Fee..... | \$0.00 |
| Monthly Maintenance Fee..... | \$0.00 |
| Per Item Fee..... | \$0.00 |
| Incoming Wire Transfers - Foreign / Domestic | No Charge |
| Cashier's Checks | No Charge |

Interest Checking Account ²

| | |
|--|------------|
| Minimum To Open..... | \$100.00 |
| Minimum Average Daily Balance to Avoid Monthly Maintenance Fee; or | \$2,500.00 |
| Minimum Daily Balance to Avoid Monthly Maintenance Fee..... | \$1,500.00 |
| Monthly Maintenance Fee..... | \$15.00 |
| Per Item Charge..... | \$0.35 |
| Minimum Daily Collected Balance To Earn Disclosed APY | \$2,500.00 |

Money Market & Savings Products

Money Market Deposit Account

| | |
|--|------------|
| Minimum to Open | \$3,500.00 |
| Minimum Average Daily Balance to Avoid Monthly Maintenance Fee.... | \$3,500.00 |
| Monthly Maintenance Fee..... | \$15.00 |
| Minimum Daily Collected Balance to Earn Disclosed APY ³ | \$3,500.00 |
| If Transactions Exceed the Legal Limit, each | \$10.00 |

Money Market Gold Deposit Account

| | |
|--|-------------|
| Minimum To Open..... | \$50,000.00 |
| Minimum Average Daily 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 ⁴ | Minimum Balance | |
| | <u>Balance Tiers</u> | |
| | <u>Balance</u> | |
| | \$0.01 - 49,999.99..... | \$0.01 |
| | \$50,000.00 - 99,999.99..... | \$50,000.00 |
| | \$100,000.00 - 249,999.99..... | \$100,000.00 |
| | \$250,000.00 and Over..... | \$250,000.00 |

Regular Savings Account

| | |
|--|----------|
| Minimum to Open | \$100.00 |
| Minimum Average Daily Balance to Avoid Monthly Maintenance Fee | \$500.00 |
| Monthly Maintenance Fee..... | \$5.00 |
| Minimum Daily Collected Balance to Earn Disclosed APY ⁵ | \$100.00 |
| If Transactions Exceed the Legal Limit, each | \$10.00 |

Youth Savings Account ⁶

| | |
|--|---------|
| Minimum to Open | \$50.00 |
| Minimum Balance to Avoid Monthly Maintenance Fee..... | None |
| Minimum Daily Collected Balance to Earn Disclosed APY..... | None |
| 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 Truth-In-Savings Disclosure provided to you at account opening. You will have ten (10) calendar days 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 Truth-In-Savings 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. Partial withdrawals on Certificates of Deposit are not allowed.

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 below.

| Term | Penalty for funds withdrawn within the first six days after the date of deposit: | Penalty for funds withdrawn subsequent to the first six days after the date of deposit: |
|--|--|--|
| Seven days up to and including six months | Seven days simple interest that could have been earned on the amount withdrawn | 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 | Seven days simple interest that could have been earned on the amount withdrawn | Three months simple interest earned or that could have been earned on the amount withdrawn |
| Greater than one year | Seven days simple interest that could have been earned on the amount withdrawn | 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.

The Bank 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. The Bank will not assess an early withdrawal penalty on Certificates of Deposit which are being held as part of an IRA Plan at the Bank if the owner has attained the age of 59 ½ or becomes disabled. For specifics on this product, refer to IRA disclosure available at the banking offices.

Certificate of Deposit

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

Individual Retirement Account (IRA)

Certificate of Deposit

Minimum To Open.....\$500.00
 Minimum Balance to Earn Disclosed APY.....\$500.00

Jumbo Certificate of Deposit

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

Relationship Banking Programs

CNB offers a relationship banking program for those customers who maintain multiple accounts with the Bank. The Relationship banking package allows you to combine the balances of the following types of accounts in order to avoid account maintenance fees.

- ▶ Regular Checking
- ▶ Savings
- ▶ Money Market Gold
- ▶ Individual Retirement Accounts
- ▶ Interest Checking
- ▶ Money Market
- ▶ Certificates of Deposit

The terms and conditions of each of the accounts remain the same, except the minimum balance requirements required to avoid a monthly fee, which is replaced by the requirements stated below. By maintaining the combined account balance requirements, you also may have the fees for many of the Bank's services waived. Contact your CNB representative for a list of these services.

Select Package⁷

Minimum Combined Average Daily Balance to Avoid Monthly Maintenance Fee.....\$20,000.00
 Monthly Maintenance Fee.....\$20.00

Miscellaneous Service Charges for City National Bank Account Holders

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|--|---|
| Account Research/Reconciliation (Hourly Rate) | \$25.00 |
| ACH Auto Sweep | \$5.00 |
| ACH Correction Fee | \$15.00 |
| Annual IRA Fee | \$15.00 |
| ATM/Visa Check Card Replacement Fee | \$10.00 |
| ATM/Visa Check Card Overnight Express Delivery Fee | \$45.00 |
| Bearer Bonds and Coupons (Collection) | \$40.00 |
| Cashiers Checks | \$30.00 |
| Check Printing Fee | Varies depending on type and style of check |
| 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 |
| Returned Penalty Charges (Canadian) | \$30.00 |
| Forgery Charges | \$15.00 |
| Consulate Letters | \$5.00 |

| | |
|---|---|
| Coupons Returned (per envelope) | \$20.00 |
| Credit Verifications | \$10.00 |
| Deposited Items Returned (per item) | \$10.00 |
| Deposited Items Re-Submitted (per item) | \$10.00 |
| 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) ⁸ | \$33.00 |
| Levies & Garnishments | \$100.00 |
| Negative Ledger Balance Fee (per day) ⁸ | \$5.00 |
| Non-Proprietary ATM Fee (per transaction) | \$1.25 |
| (per inquiry) | \$0.50 |
| Online Banking | FREE |
| Access with Bill Payment Option | FREE |
| Online Banking Fund Transfers and Pay People ⁹ | Fees vary depending on amount of transfer |
| Overdraft Protection Transfer (per transfer) ⁸ | \$10.00 |
| Returned Items Special Handling (per item) | \$20.00 |
| Returned Mail (per statement) ¹⁰ | \$20.00 |
| Safe Deposit Box ¹⁰ 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 Purchased (\$3.00 Minimum) | .2% of Face Value |
| Uncollected Funds (per item paid or returned) ⁸ | \$33.00 |
| Visa Check Card International Assessment Fees: ¹¹ | |
| Single Currency Transactions | 0.8% of the transaction amount |
| Multiple Currency Transactions | 1.0% of the transaction amount |
| 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 |

Notes

- 1 - This product is offered to employees of existing CNB commercial customers. Account related Service Charges apply.
- 2 - If you close your account before interest is credited, you will not receive the accrued interest.
- 3 - If your collected balance falls below \$3,500, you will earn the applicable rate.
- 4 - The daily periodic rate is applied to the ledger balance from the day of deposit on Money Market Gold Accounts.
- 5 - No interest will be earned if the balance falls below the minimum required collected balance.
- 6 - Youth Savings Accounts are available to customers under 18 years of age. Terms of Regular Savings Account will apply when minor reaches the age of 18.
- 7 - The Select Package requires at least one personal Regular Checking Account or Interest Checking Account to be eligible.
- 8 - 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.
- 9 - Please refer to Online Banking Funds Transfer Fee disclosure link for funds transfers and Pay People fee details.
- 10 - Contents of safe deposit boxes are not insured by the FDIC.
- 11 - Percent of amount for transactions done outside the U.S. whether foreign currency is converted or not.
- 12 - This product is offered to students and employees of educational establishments. Must be at least 18 years of age to be eligible for this account.