

Disclosures & Schedule Of Fees for Personal Accounts

Effective November 2011

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 Monthly 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 Monthly 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 Monthly 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

Money Market & Savings Products ¹³

Money Market Deposit Account

Minimum to Open	\$3,500.00
Minimum Average Monthly 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 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 ⁴	Minimum Balance	
	Balance Tiers	
	\$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 Monthly 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. 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 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.

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 prior to the maturity date:
7 days	7days 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 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 CNB. 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 CNB's services waived. Contact your CNB representative for a list of these services.

Select Package ⁷

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

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 Express Delivery Fee	\$50.00
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
Overdraft Fee ⁸	\$33.00
Non-Sufficient Funds (NSF) Returned Item Fee.....	\$25.00
Levies & Garnishments	\$100.00
Sustained Overdraft Balance Fee ⁸	\$20.00
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)	\$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

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.

CNB Overdraft Policy

In an effort to minimize the total amount of fees charged to an overdrawn account, CNB has established the following overdraft policy:

- CNB will waive the overdraft item fees if the 'end of day' overdrawn balance is \$0 to negative \$20.00.
- CNB will charge a maximum of 5 overdraft fees per day for items paid at a charge of \$33.00 per item.
- For returned items, CNB will charge a maximum of 3 returned item fees per day at a charge of \$25.00 per item.
- A \$20.00 sustained overdraft balance fee will be charged to your account in the event the overdraft remains outstanding for five (5) consecutive business days. This fee will apply to each new overdraft that remains outstanding for five (5) consecutive business days.
- CNB will generate a notice on a monthly basis, each time your account accumulates six (6) or more overdraft charges to help you manage your account, and offer you an alternative option to reduce your fees.

In order to avoid overdraft charges CNB provides you with the option to link your Checking account with any combination of 'Savings/Money Market'* or other Checking account to transfer funds should your Checking account become overdrawn. CNB will charge a \$10.00 Overdraft Protection Transfer fee for each transfer. Transfers will occur in increments of \$25.00 and only if the transferring account has the incremental amount. There is no initial setup fee required. In addition, you may link your City National line of credit to your Checking account(s).

* Federal law limits preauthorized transfers or withdrawals, or a combination of such transfers or withdrawals per monthly statement cycle from a Savings or Money Market Account are restricted to no more than 6 per statement cycle. Additional fees may be incurred if this limit is exceeded.

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.
- 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 institutions. Must be at least 18 years of age to be eligible for this account.
- 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.