

Disclosures & Schedule of Fees for Homeowner Association Accounts

Effective September 2020

Schedule of Fees for Homeowner Association Accounts

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 ledger balance from the day of deposit.

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.

Checking Products

Association Non-Interest Checking Account

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees¹
 Paper Statement Fee \$10.00

Association Interest Checking Account²

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees¹
 Paper Statement Fee \$10.00

Minimum Daily Ledger
 Balance Tiers to Earn
 Disclosed APY

	<u>Balance Tiers</u>	<u>Minimum Balance</u>
	\$0.01 - \$99,999.99.....	\$0.01
	\$100,000.00 and over.....	\$100,000.00

Association Non-Reserve Account

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees¹
 Paper Statement Fee \$10.00

Association Reserve Account

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees¹
 Paper Statement Fee \$10.00

Condominium Association Self-Management Account

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees
 Paper Statement Fee \$10.00

Condominium Tiered Account

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees
 Paper Statement Fee \$10.00

Minimum Daily Ledger
 Balance Tiers to Earn
 Disclosed APY

	<u>Balance Tiers</u>	<u>Minimum Balance</u>
	\$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

Condominium Tiered Account Continental

No Minimum to Open
 No Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee
 No Monthly Maintenance Fee
 No Per Item Fees
 Paper Statement Fee \$10.00

Minimum Daily Ledger
 Balance Tiers to Earn
 Disclosed APY

	<u>Balance Tiers</u>	<u>Minimum Balance</u>
	\$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

Other 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.

Miscellaneous Service Charges for City National Bank Account Holders

See the current Disclosures & Schedule of Fees for Commercial Accounts (the "Disclosure"), which was also provided to you, for a listing of other applicable fees/charges that may apply. The Disclosure is available on our web page citynational.com by selecting the Disclosures link at the bottom of the page.

Notes

1. ACH per item fees are applicable and said fees can be found in the *Disclosures & Schedule of Fees for Commercial Accounts*
2. If you close your account before interest is credited, you will not receive the accrued interest.