

City National Bank

Product and Service Guide



CREATING A MASTERPIECE



In one way or another, you are creating a work of art — for yourself, or your family, or your business — formed by the life you live and every decision you make. Your work is refined and perfected as you achieve each goal. In time, you could create a masterpiece.

How do we know? Because we have journeyed with countless clients who have already done it. We have partnered with those who have achieved success forged from inspiration, dedication, and the support of a bank that takes the time to know and nurture them.

We're here for you.

City National Bank (CNB) has been providing a best-in-class experience since 1946. We have been recognized by industry peers and clients alike for our wide range of product and service categories. When you bank with CNB, you're not a number, you're part of the family. You will always reach a caring, knowledgeable person when you call us. And you will have access to a decision-maker at the local level.

We are Florida's Big Bank Alternative.

We're safe and sound with a 5-star "Superior" rating from BauerFinancial. We're one of the strongest and most stable banks in Florida. You can count on us.

THANK YOU FOR GIVING US THE OPPORTUNITY TO
HELP YOU CREATE YOUR MASTERPIECE.

City National Bank.

We are large enough to give you what you want and
small enough to provide it the way you want it.

TABLE OF CONTENTS

Personal Banking	4
International Banking	7
Digital Banking	8
Residential Mortgages	10
Private Client Group	13
Wealth Management	15
Commercial Banking	16
Association Services	19
Corporate Banking	21
Real Estate Banking	23
Treasury Management	24
Leasing And Specialty Finance	26
Awards And Recognition	28

PERSONAL BANKING



Experience a more personal approach to banking.

When it comes to choosing the right checking or savings account, how you spend and save your money matters. At City National Bank, our products are designed with your banking needs and savings goals in mind. Our experienced team of personal bankers can help guide you in selecting the perfect package for your lifestyle so that you can create your masterpiece.

Checking Accounts

Special Checking

With no balance requirement, our basic checking account is convenient and simple to maintain.

Regular Checking

Write all the checks you want without incurring per check fees. Enjoy all the CNB account features plus the convenience of unlimited check writing.

Interest Checking

Earn more with an interest-bearing account.

Select Package

It pays to keep a high balance. All you need is at least one personal Regular Checking account or Interest Checking account and one Personal Money Market or Savings account with a combined balance of \$20,000 to begin enjoying these extra perks.

- Free checks
- Free cashier's checks
- Preferred CD rates
- Discounted rates on loans*

CNB@Work

At City National Bank, we value our relationships with the local business community. That's why we created a package exclusively for the employees of our business clients.

- No per-check charges
- **Free** 3"x5" safe deposit box for one full year at any City National Bank location, subject to availability
- Discounted rates on consumer loans*
- **Free** notary services
- Up to \$1,000 toward closing costs for residential loans when a checking account is opened with direct deposit

**Excluding equity lines of credit and CD loans. All loans are subject to credit approval and program requirements.*

CNB Checking Account Features & Benefits

- **Free** Online Banking, Bill Pay, and Mobile Deposit*
- **Free** Visa® Check Card
- **Free** access to City National Bank ATMs and more than 1,000 Presto ATMs
- **Free** CityTel 24/7 telephone banking
- **Free** online statements
- **Free** notary services

CNB Money Market & Savings Accounts

Saving for the future gives you peace of mind. Whether you're looking to set up a rainy-day fund or a high-interest CD, City National Bank can help you reach your savings goals faster. All savings accounts can be set up for automatic transfer, and allow up to six preauthorized withdrawals/transfers per month.

Youth Savings

It's never too early to start saving. Empty the piggy bank and begin earning interest today.

Regular Savings

Be prepared. Set aside some money for those unexpected expenses.

Money Market

Watch your savings grow while keeping your funds liquid.

Money Market Gold

Build your savings even faster with a tiered interest rate. The higher the balance, the higher the rate.

Certificates of Deposit (CD)

Take advantage of our most competitive interest rates.

**Message and data rates may apply.*

Visa is a registered trademark of Visa International Services Association.

INTERNATIONAL BANKING



For international affluent and high-net-worth individuals looking for personalized financial expertise, City National Bank provides an experienced International Personal Banker who will design a customized financial strategy tailored to your unique situation. We know that international individuals and their families have unique goals and financial needs. We are committed to getting to know you and learn about your needs and aspirations. Our goal is to gain the needed insight to customize a plan that will be specific to your banking, credit, investment, estate planning, and financial needs.

We offer a full range of international business and personal services to manage your day-to-day banking needs such as:

- Business and Personal Checking, Money Market Accounts, and Certificates of Deposit
- International Payment Services, including Treasury Services and Wires
- Residential and Commercial Loans
- Wealth Management Services, including Trust Services and Investments*

You can reach our International Personal Banking Team at 305-982-3200 or via email at internationalbanking@citynational.com

**Investment products are not insured by the FDIC or by any federal government agency. They are not a deposit or other obligation of, or guaranteed by, City National Bank or any of its affiliates. They are subject to investment risks, including possible loss of principal amount invested.*

DIGITAL BANKING



At City National Bank, we pride ourselves on providing you the latest technology and the most attentive client service. We have all the electronic tools you need to manage your finances – at home, in the office or on the go. When you're on the move, mobile banking is the fastest and most convenient way to bank. Our free* app utilizes your smartphone's built-in functions, providing real-time capabilities for all your banking needs. Designed to work with your iPad® or iPhone® and Android™ smartphones.

Check your balance, pay your bills, or find directions to the nearest banking center or ATM using GPS technology. With the swipe of your finger, you can have instant access to your accounts. We're everywhere you are.

Mobile Deposit

Deposit checks from the convenience of... nearly anywhere, safely and securely. This free*, simple to use service is available through CNB's mobile banking app.

Money Management

Organize all of your accounts in one place. Set up a budget, track spending, analyze your spending trends, calculate your net worth, and more!

Smartwatch App*

Get the ultimate convenience of keeping tabs on your money — right on your wrist.

Online Bank Statements

Receive statements faster. Additional protection against identity theft. The planet will love you for going green.

Check-Free Payments

Save time and money with Online Bill Pay.

Safety and Security

Safeguard your online banking identity and provide fraud protection with Trusteer Rapport.

Card Controls

Help protect your cards with controls and alerts in real time using the card controls feature.

Account Alerts

Always know your balance. Send account or bill pay alerts straight to your email, or via text, or as SMS push.

Send Money Easily

Use Zelle®** to quickly and easily send money to friends, family, and others you trust online or through your mobile device without incurring any fees.

Mobile App

Download the app to your mobile device to get access to CNB at your fingertips.

Text Banking

Need to check your last five transactions? Get the details via text message. Our free* text banking service allows you to request and retrieve a variety of account information without having to sign in. Send balance alerts, transfer alerts, and more directly to your phone by setting up text alerts.

Digital Wallet

Make payments in person and online using your mobile device and your City National Bank Visa Debit Card. Coordinates with Apple Pay, Google Pay, and Samsung Pay.*

Quick Balance

Save time and see your account balances without the need to sign in — safely and securely.

My Money

Transfer funds between your own accounts at various institutions easily and quickly.

** Message and data rates may apply. You must be enrolled in Online Banking. iPad and iPhone are trademarks of Apple, Inc. registered in the U.S. and other countries. Android is a trademark of Google, Inc. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Use only in accordance with law. Other company and product names mentioned may be trademarks of their respective owners. Samsung Pay is available on select Samsung devices.*

***Copyright © 2020. All rights reserved. Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled in Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. Must have a bank account in the U.S. to use Zelle®. Mobile network carrier fees might apply.*

RESIDENTIAL MORTGAGES



There's a City National Bank residential mortgage that's right for you.

At City National Bank, "Solution-Driven" Lending means:

- Loans are underwritten locally
- We develop innovative and flexible solutions
- You have multiple loan options from which to choose

PLUS, you have multiple ways to qualify — with higher Debt-to-Income (DTI) ratios and alternative qualifying options.

Every mortgage is different because every borrower is unique. That's why we offer home mortgages in every shape and size, flexible and innovative.

Jumbo & Super Jumbo Loans

- Standard loan amounts up to \$5 million*
- Fixed and Adjustable Rate Mortgages
- "Lock & Shop" — Lock in your rate and shop for your home
- Greater flexibility with portfolio lending

Conventional Mortgages

- Loans to \$510,400
- Fixed and Adjustable Rates
- Up to 97% Loan to Value (LTV)
- Primary, vacation homes, and investment properties

CitySmart Mortgage

- City National Bank's program to make homeownership more accessible
- Low to Moderate Income Borrowers
- Up to 95% loan-to-value
- No Private Mortgage Insurance (PMI)
- Down payment and closing cost assistance programs
- Local decision-making with loan approval flexibility

FHA and VA Loans

- FHA Loans to 96.5% Loan-to-Value (LTV)
- VA Loans to 100% Loan-to-Value (LTV)
- Jumbo VA loans
- Downpayment assistance available for low to moderate income borrowers
- Credit scores as low as 620

Loans for Foreign Nationals

- Loan amounts up to \$3 million*
- Adjustable Rate Mortgages
- Second and Investment Homes
- For Purchase and Refinance
- Expanded LTVs for Canadian, Chilean, and United Kingdom (UK) borrowers**

Construction to Permanent — One-Time Close

- For new home construction or major renovation of primary homes.
- Permanent rate locked at time of construction loan closing.
- Loan amounts up to \$5,000,000
- One-time close with single upfront closing cost

Bridge Loans

Loans secured by currently owned residential real estate. Allows the use of the equity from the current home to assist in the purchase of a new home. When the bridge loan home sells, the loan is paid in full.

- Loans up to \$2 million
- Interest-only payments with final balloon payment

To apply, or for more information, call us at 1-800-435-8839.

All loans subject to credit approval and program requirements.

**Loans over \$3 million will be considered on a case-by-case basis.*

***Borrowers from Canada, Chile, and UK, if able to document full income and asset verification, may utilize standard product guidelines for eligibility. If not able to document income, borrowers from Canada, Chile, and UK will be eligible under NRA guidelines.*

PRIVATE CLIENT GROUP



Services In Support of Our High-Net-Worth Clientele

City National Bank is eminently attuned to the complex banking needs of those with high net worths. Our clients include business owners, entrepreneurs, physicians, attorneys, CPA firms, law firms, and other professionals.

Your private banker will tailor credit and deposit banking solutions to your specific goals, giving you strategic access to your funds.

Enjoy unparalleled personal attention as a City National Bank private banking client. Call us at 786-313-5699 to begin.

Deposit Solutions

- Personal accounts
- Special purpose accounts (escrow accounts, fiduciary accounts, IOTA, etc.)
- Free safe deposit box (3"x5") (Subject to availability.)
- Free cashier's checks
- Free Online Banking with Bill Pay
- Free ATM or Visa debit card
- Free direct deposit
- Free notary services

Personal Money Market Gold Account

Build your savings even faster with a tiered interest rate. The higher the balance, the higher the rate.

Business Solutions

- Business checking accounts
- Commercial money market, savings, and CDs
- Wire transfers

Private Client Lending Solutions

We approach lending from your point of view. We create financing opportunities that are highly customized — with fast, local decision-making.

- Jumbo residential mortgages
- Residential construction-to-permanent loans
- Home equity lines of credit
- Working capital and term loans for your business
- Personal lines of credit
- Loans to purchase luxury autos, yachts, and planes
- Lending to meet estate planning needs
- Loans to purchase existing practices
- Partner capital loans
- Equipment financing
- Commercial real estate loans
- Leasehold improvement loans

Treasury Solutions

- OfficeDeposit® (remote deposit capture)
- Positive Pay
- Merchant services
- Electronic banking via City National Bank ePartner® online platform
- ACH (Automated Clearing House)

For a full array of Treasury Management products, please refer to Treasury Management, page 24.

WEALTH MANAGEMENT



Local Strength. Global Reach.

Wealth Management clients expect — *deserve* — a financial partner commensurate with their own success.

Cornerstones of our Wealth Management:

- Understanding your values and goals
- Fiduciary oversight of your assets
- Best-in-class third party managers
- Personalized advice, customized experience
- Competitive pricing and efficient execution

Wealth Management Services include:

- Investment Management
- Business Succession Planning
- Custody Solutions
- Wealth and Estate Planning
- Philanthropy and Legacy Planning

Our principles guide our relationship with you: We are one team, working together toward a common purpose, through innovation and world-class solutions.

Investment products are not insured by the FDIC or by any federal government agency. They are not a deposit or other obligation of, or guaranteed by, City National Bank or any of its affiliates. They are subject to investment risks, including possible loss of principal amount invested.

COMMERCIAL BANKING



At City National Bank, it's not just *your* business, it's *our* business.

Business Banking

As a business owner (revenues up to \$10 million) or professional (physicians, attorneys, CPAs, architects, and others with up to \$5 million in revenues), we know you deserve more. We want to be more than just your bank — we want to be your partner. Working with your own Business Banker, we can provide products and lending solutions tailored to fit the needs of your business from deposit and interest accounts to a full suite of loans including lines of credit and commercial mortgages.

Commercial Banking

Our Commercial Banking team specializes in finding solutions for commercial clients with revenues between \$10 million and \$25 million. Our team of experts will learn your needs and offer strategic solutions to you for your business, including Treasury Management solutions, and even services for your employees.

Business and Commercial Banking Solutions

Business Checking Accounts

Regular Commercial Checking

Description: Everyday Business Checking Account

Commercial Interest Checking

Description: Interest-bearing Business Checking Account

IOTA Interest Checking

Description: For Attorneys and Law Firms Securing Clients' Funds

CitySmart Ultimate Small Business Checking

Description: Business Checking Specially Designed for Small Businesses

Non Profit Checking

Description: For Not-for-Profit Organizations Only

International Business Checking

Description: Business Checking Account for International Clients

Business Money Market & Savings Accounts

Commercial Savings

Description: Basic Business Savings Account

Commercial Money Market Deposit

Description: Business Money Market Account

Commercial Money Market Gold Deposit

Description: High-Balance Business Money Market Account

International Business Money Market USD

Description: High-Balance Business Money Market Account for International Clients

Business Certificates of Deposit (CDs)

Certificate of Deposit

- Minimum to Open: \$1,000
- Minimum Balance to Earn Disclosed Annual Percentage Yield: \$1,000

Jumbo Certificate of Deposit

- Minimum to Open: \$100,000
- Minimum Balance to Earn Disclosed Annual Percentage Yield: \$100,000

International Business Certificate of Deposit USD

- Minimum to Open: \$1,000
- Minimum Balance to Earn Disclosed Annual Percentage Yield: \$1,000

CNB@Work — Checking Packages for Your Employees

- No per-check charges
- Free Online Banking with free Bill Pay
- Free unlimited use of your CNB ATM card* or Check Card* at our ATMs or Presto® ATMs (located at Publix)
- Free 3"x5" Safety Deposit Box for one full year, subject to availability
- Discounted pricing on consumer loan rates (excluding equity lines and CD loans), subject to credit approval
- Free notary services
- Up to \$1,000 toward closing costs for residential loans when a checking account is opened with direct deposit

The Presto! Network is a debit network owned and operated by Publix Super Markets, Inc.

Commercial Lending

Our founders built City National Bank for the very purpose of helping local businesses get the funding they need to prosper and grow. We remain a ready source of funding to keep your business running smoothly. You can count on local, responsive decision-making for your loan requests and a wide array of lending products:

- Lines of Credit
- Term Loans
- Accounts Receivable Lending
- Professional Lines of Credit
- Owner-Occupied Commercial Mortgages
- Investment properties
- Business/Inventory Financing
- Small Business Administration (SBA) Loans — a tailored solution for your business

Treasury Solutions

- OfficeDeposit® (remote deposit capture)
- Positive Pay
- Merchant services
- Electronic banking via City National Bank ePartner® online platform
- ACH (Automated Clearing House)

For a full array of Treasury Management products, please refer to Treasury Management, page 24.

ASSOCIATION SERVICES

Manage your association effectively and efficiently.

City National Bank of Florida is one of the largest community banks serving associations and property management companies. With the addition of BciCapital Association Services, our reach expands throughout the country. Our dedicated community association services teams have the knowledge and experience to help you meet your financial needs.

Lending Solutions

We offer a streamlined approval process, local decision-making, and dedicated teams to service your community's financial needs.

Renovation & Construction Loans*

Long-term lending for restoration projects such as concrete repair, plumbing, and lobby upgrades. We also specialize in assisting associations in meeting their 40-year recertification by providing loans to cover the projects needed.

- Available for construction periods of three months to three years
- Interest-only payments during construction period
- Competitive repayment terms
- Bridge loans available
- Developer buyout term loans

Insurance Premium Financing

We provide immediate financing for up to 90% of your community's annual insurance premium.

- Competitive rates
- 11-month term
- Streamlined approval process

**Association is required to maintain operating accounts with City National Bank.*

Treasury Solutions

We can help you effectively and efficiently manage your association's finances with products and services backed by our experienced team of Treasury professionals.

Deposit Solutions

- High yielding deposit accounts
- Excess FDIC coverage for association deposits*

Lockbox

- View online images of coupons and checks from unit owners
- Receive detailed summary reports for payments
- Decision exception items before they are returned to your office
- Access real-time account and transaction reporting online

Treasury Management ePartner® Solution

- Access real-time information about your accounts 24/7
- Pay and receive bills online
- Originate ACH credits and debits online
- Originate wire transfers online
- Receive notifications of incoming and outgoing wire transfers

Additional Treasury Solutions

- | | |
|--|--------------------|
| • OfficeDeposit®
(Remote Deposit Capture) | • Fraud Protection |
| • Merchant Services | • ACH Filters |
| | • Positive Pay |

All loans are subject to credit approval and loan requirements.

**Placement of funds through the CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before CDARS settlement for a deposit or after CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of CDARS satisfies those restrictions. CDARS, ICS, and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC., which is not an affiliate of City National Bank.*

CORPORATE BANKING



Services to Support Our Corporate Clients

Corporate Banking is a specialty unto itself. At City National Bank, you will find a team of local highly experienced Relationship Managers ready to serve commercial, middle market, and large corporate clients with revenues in excess of \$25 million.

Corporate Deposit and Treasury Solutions

- Interest-bearing or non-interest deposit accounts
- Transaction and savings accounts
- OfficeDeposit® (remote deposit capture)
- Positive Pay
- Merchant services
- Electronic banking via City National Bank Treasury Management ePartner® Solution
- ACH (Automated Clearing House)

For a full array of Treasury Management products, please refer to Treasury Management, page 24.

Corporate Lending

- Term Loans
 - Owner-occupied real estate-secured loans (warehouse, office, etc.)
 - Equipment financing
 - Business acquisition financing
- Lines of Credit
 - Permanent and seasonal working capital
 - Guidance facilities
 - Specialty financing
- Letters of Credit
 - Standby Letters of Credit
 - Trade Letters of Credit to support your domestic and international trade activities

International Services

Conducting business worldwide comes with unique challenges. Our International Services team will work with your Corporate Banking Relationship Specialist to help you choose the most beneficial products and services and will assist you with necessary documentation.

- Import and Export Commercial Letters of Credit
- Standby Letters of Credit
- Bankers Acceptance
- Documentary Collection
- Credit Insurance options



REAL ESTATE BANKING

Services to Support Professional Real Estate Investors and Developers

City National Bank offers an experienced team of real estate banking professionals.

We provide a full complement of products and services specifically designed for real estate developers and investors. You will have access to local decision-makers for faster closings, and you will enjoy personalized service throughout your relationship with CNB.

Commercial Real Estate Deposit and Treasury Solutions

- Interest-bearing or non-interest deposit accounts
- Transaction and savings accounts
- OfficeDeposit® (remote deposit capture)
- Positive Pay
- Merchant services
- Electronic banking via City National Bank Treasury Management ePartner® Solution
- ACH

For a full array of Treasury Management products, please refer to Treasury Management, page 24.

Commercial Real Estate Finance

These products are focused on non-owner-occupied commercial, retail, industrial, and multi-family residential properties and include:

- Loans from \$5 million–\$50 million
- Term financing of 1–10 years for stabilized income-producing properties
- Development and term financing for new projects
- Bridge financing
- Acquisition, development, and construction financing for single-family residential projects
- Development and term financing for affordable housing projects

TREASURY MANAGEMENT



Business success stories are made of this. Treasury Management services for enduring success.

Your business success is written, in part, by the numbers you run every day — managing your cash flow and the precision with which it's managed.

City National Bank's Treasury Management Services will customize your solutions specific to your company's needs.

The other part of your success is written by the quality of your working relationships — including the level of expertise and personal attention your trusted Treasury Management team provides you.

Partner with our Treasury Management team and you will always have seasoned experts on your side — ready to listen and guide you to efficient, effective solutions.

City National Bank Treasury Management has the solutions you need for financial efficiency... and the experienced, attentive professionals you deserve to help you customize, implement, and support those solutions.

Solutions Offered

- Account Analysis
- Treasury Management ePartner® Solution
- Automated Clearing House (ACH)
- Wire Transfers
- Fraud Solutions
- Positive Pay
- Merchant Services
- Reconciliation Services
- Lockbox Services
- OfficeDeposit®
- Sweep Accounts
- Zero Balance Accounts (ZBA)
- Cash Logistics
- Plus additional services

LEASING AND SPECIALTY FINANCE



Services to Support Your Working Capital

BciCapital Management Group

BciCapital Management Group specializes in:

- Equipment Finance
 - Air
 - Rail
 - Vessel
 - General transportation, technology, manufacturing, and construction
- Franchise Finance (enterprise finance)
- Public Finance
- Support to manufacturers, distributors, and re-sellers through a Vendor Finance initiative

We're here to help you increase your cash flow by putting your business equipment and capital to work. BciCapital Management Group, a subsidiary of City National Bank, offers your business the ability to finance equipment and your franchise, so your working capital stays available for other business needs.

Our equipment and leasing options enable you to acquire and upgrade important assets, consider tax advantages, manage risk exposure, and strengthen your balance sheet.

- Receive up to 100% financing
- Have improved budget control with fixed-rate options
- Keep pace with evolving technologies
- Maintain the flexibility to upgrade

Let us tailor a lease program to suit your business needs.

AWARDS AND RECOGNITION



Time and again, our clients inspire us to be the best.

After more than 70 years, we remain committed as ever to delivering a unique banking experience. Our success is the result of the loyalty of our clients, the dedication of our team, and the opportunities provided by the great communities we serve.

Best Community Bank

*Readers of the Daily
Business Review*

Best Business Bank

*Readers of the Daily
Business Review*

5-Star “Superior” Rating

BauerFinancial

Best Bank for Commercial Real Estate Lending

*Readers of the Daily
Business Review*

Outstanding Community Reinvestment Rating

*Office of the Comptroller of
the Currency*

Best Bank for Jumbo Loans

*Readers of the Daily
Business Review*

Best Bank to Work For

American Banker

Best Private Bank

*Readers of the Daily
Business Review*

Best Foreign National Mortgage Lender

*Readers of the Daily
Business Review*

Gold Winner, Financial Services

*Florida Community
Association Journal*

Ovations Award for Best Bank

*Winter Park Chamber
of Commerce*

Most Consumer Friendly Big Bank

Florida Bank Complaint Analysis

Business of the Year

South Florida Business Journal

Contact Us

Main phone number:

305-577-7333 or 1-800-435-8839

CityTel 24-hour telephone banking and debit or ATM card support:

1-800-762-2489

Online Banking and Bill Payment support:

305-349-5490 or 1-866-CNB-EPAY (262-3729)

Treasury Management:

305-349-5465

Locate Us

For a list of our locations, visit citynationalcm.com/home/findus

**We are large enough to give you what you want
and small enough to provide it the way you want it.**



800-435-8839 | citynational.com

Member FDIC



CNBPG 20-0008 / rev102020