

Executive National Bank Clients FAQs

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1) Most Frequently Asked Questions (FAQs)

Important Dates

During the weekend of December 4, Executive National Bank systems and accounts will be converted to CNB. During this time, there will be some system limitations, and some systems may be offline. ATM and debit card transaction limits may be lowered to a \$200 daily limit and account information may not be updated until December 7. We apologize for the inconvenience.

Friday, December 4, all Executive National Bank locations will close at 2 pm.

Executive National Bank's Online Banking (eBanking) will be available until 5 pm on December 3.

Executive National Bank's Business eBanking (Business Online Banking) will be available until 4 pm on December 3.

New debit cards will be mailed on November 16.

Account Statements

Your final statement from Executive National Bank will include transactions through December 4. Transactions after that date will appear on your new CNB statement.

Your new CNB statement cycle will be mailed at the end of the month.

Account Numbers and Checks

Your deposit account number(s) will not change unless notified directly.

You can use your Executive National Bank checks. When reordering, please reorder directly through a CNB banking center or online at citynational.com.

All loan account numbers will be modified to follow the same sequence at City National Bank – no hyphen. These changes will not impact clients.

Mobile Banking and Mobile Deposits

The Executive National Bank mobile app will no longer be available after December 3.

Download our free City National Bank of Florida mobile app for iPhone or Android devices from the appropriate app store after December 7.

For Business eBanking users: Download our free CNB ePartner Mobile app for iPhone or Android devices from the appropriate app store after December 7.

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Consumer Online Banking

Your Online Banking profile with Executive National Bank will transfer to CNB during the conversion weekend and will be available to you on December 7.

City National Bank of Florida Online Banking will be down from Saturday, December 5 through Sunday, December 6 to assist with the transition of ENB accounts to CNB's systems.

Passwords will not convert to CNB's Online Banking. ENB Online Banking users have been assigned a new temporary password available in the secure mail. When you log into the portal for the first time on Monday, December 7 you will need to use your new temporary password. This new password will be available starting November 7. Please check for the message available within Consumer eBanking for the new temporary password.

Executive National Bank's Bill Pay service will transfer to CNB. You will not need to re-enter payee or recurring payment information.

PeoplePay, the external transfer service, will be turned off as of November 23.

Any recurring internal transfers will not transfer and should be added back to the portal on December 7.

NRA Clients: Online Banking & Debit Card Identification Number has been assigned to NRA clients to be able to sign up for Online Banking or activate their debit card. Please contact their bankers for the SSN field.

ATM/Debit Cards

Upon receipt of your new card(s), you will need to activate your new card and select a PIN by calling the toll-free number included with your card(s), which were mailed to you on November 16.

You may immediately activate your card upon receipt. You can start using the card starting December 7.

International clients will need their Online Banking and Debit Card Identification code to activate their card.

ATM and debit cards will continue to function but your maximum daily limit will be lowered during the maintenance window during conversion weekend.

Clients will also get the additional benefit to deposit their check through the ATM at the East Kendall Banking Center (previously ENB Kendall) starting December 7.

New Cut Off Times

- Wires: 2 pm for FX and Consumer International Wires (DODD-FRANK), 4 pm in person, and 5:30 pm on ePartner
- ACH: 6 pm
- Positive Pay Exception Decision: 2 pm
- Pos Pay Upload Issued Items: 11 pm
- Internal Transfers: 8 pm
- Office Deposit: 6 pm
- Lockbox Exception decision: 11 am

Funds Availability

Currently the first \$225 of your day's total check deposits are available immediately. After the conversion, you will have \$225 available from your day's total check deposits on the first business day after your deposit. The remaining funds will be available on the second business day after your deposit.

2) General Questions & Answers

Highlights:

- City National Bank has finalized the acquisition of South Florida-based Executive National Bank
- We are committed to delivering an exceptional client experience based on building personal relationships, and local decision-making
- Together with Executive National Bank, CNB will be able to better deliver on its value proposition:
 - We are large enough to give you what you want and small enough to provide it the way you want it
- The acquisition will allow us to provide you with a larger footprint throughout Florida and access to enhanced products
- Our banking institution is the 3rd largest bank based in Florida
- Together, our banks have combined assets of about \$18 billion

About City National Bank:

- City National Bank was founded in 1946, nearly 75 years ago.
- Together with Executive National Bank, CNB has more than \$18 billion in assets.
- CNB has been rated a 5-Star “Superior” by BauerFinancial and has maintained that rating since June 2012.
- CNB is a wholly-owned subsidiary of Chile-based Bci, one of the strongest banks in Latin America.
- The bank has locations from Miami-Dade County to Central Florida (Orlando and Tampa).
- CNB was voted Best Community Bank, Best Business Bank, Best Private Bank, Best Bank for Commercial Real Estate Lending, Best Foreign National Mortgage Lender by the readers of the Daily Business Review for seven consecutive years
- The bank has a culture where high performance and teamwork are highly valued and recognized.
- CNB’s business units include:
 - Business and Personal Banking (BPB)
 - Commercial Banking
 - City National Private (PCG)
 - Commercial Real Estate Banking
 - Corporate Banking
 - Wealth Management
 - International Personal Banking (IPB)
- The bank also operates a leasing subsidiary – BciCapital Management.

Q. Will your President/CEO and current management team remain the same?

Vice Chairman and CEO Jorge Gonzalez will continue to oversee City National Bank.

Q. Where can I get information to learn more about CNB?

You can visit CNB’s website at <https://www.citynationalcm.com/home/home>

About Bci

- Bci is headquartered in Santiago, Chile.
- Bci has a more than 80-year history of stable ownership and conservative business practices.
- Bci is the third-largest bank in Chile.
- Bci is a family controlled, publicly traded company.
- Bci and CNB have similar cultures, values and vision, with a commitment to clients, people and the community.
- By the end of the second quarter of 2020, Bci had 14.5% market share in the Chilean market with more than \$74 billion in assets, \$47 billion in loans and \$193 million of net income.
- Bci has a strong consolidated equity and financial position backed by a AAA risk grade by FellerRate and Fitch Ratings, A1 by Moody's and A by Standard & Poors.
- Bci has experienced sustained profitable organic growth.
- Bci has operated in Miami for more than 20 years through their Bci Miami branch.
- Bci is recognized because of its high corporate governance standards, transparency and financial strength.
- Bci has been recognized by World Finance Banking as the "Best Banking Corporation" and "Best Private Bank".
- Bci has also been recognized in the top fifty Fortune Change the World List, 1st "Best Place to Work" in Chile in 2019 by Great Place to Work, among other recognitions related to corporate governance, corporate social responsibility, and financial inclusion

Q. Where can I get information to learn more about Bci?

You can visit Bci's website at <https://www.bci.cl/investor-relations>

General questions about the Integration

Q. Do I need to do anything now?

As of December 7th, your accounts will be part of the City National Bank network. Please review all the documents sent to you to ensure a smooth transition. You may also find these materials on the CNB and Executive National Bank websites.

You will receive new debit cards in the mail. If you have already received your card, please activate as soon as possible to ensure you have access to your funds on December 7th.

Q. Will the name of the bank change?

Both banks will operate under the City National Bank brand.

Q. Would my banker remain at this location? With the company?

City National Bank understands how important people are to its success. We also know you bank with our people, whether they are here or promoted to another location, we want you to continue to have access to the individual with whom you feel most comfortable.

Q. Will you offer new products?

You will have access to a larger suite of products and solutions. In addition, for business clients, CNB is one of the few local institutions that offers a solution for your company's leasing needs through BciCapital. Please reach out to your bankers to learn more about the products and services

City National Bank offers. Every banker will be partnered with a dedicated TM Sales team member to assist with uncovering TM opportunities.

Q. May I continue to use my Executive National Bank ATM or debit card?

Yes. You may continue to use your Executive National Bank ATM or debit card until December 7th. You will receive a new City National Bank card before December 4. You can activate your new City National Bank debit card immediately and begin using it on December 7th. Please refer to your welcome package or https://www.executivebank.com/CNB_FAQs for additional information.

Q. Can I continue to use the same banking center?

Yes. You can continue to conduct your banking transactions at the Executive National Bank location of your choice. After December 7th, you may visit any City National Bank or Executive National Bank banking center. A full list of locations can be found at citynationalcm.com/home/findus

Q. What ATMs may I use?

At this time, you may use any City National Bank or Executive National Bank ATM to withdraw funds without incurring a third party ATM transaction charge. In addition, you may continue to use Publix[®] Presto![®] ATMs without a surcharge.

3) Locations

Q. Can I go to a City National Bank banking center to access my accounts?

After December 7th, you may visit any banking center to access your accounts. ENB clients may withdraw funds from CNB ATMs without incurring additional transaction fees.

4) Debit Cards

Debit Cards

Q: Will ENB debit cards work over conversion weekend?

Your ENB debit card will work during conversion weekend work however your maximum daily limit will be lowered to \$200.00

Q: When will I get my debit card?

City National Bank will start mailing debit cards on November 16. You will receive your debit card before December 4.

Q: When can I activate my card?

Active your debit card upon receipt. Once card activation is complete you will be prompted to select a PIN. Cards must be activated within 30 days. 1-800-992-3808

Q: When can I use my new debit card?

You may start using your card on December 7. Until December 7 please continue to use your ENB card.

Q: Will recurring charges to my debit card transfer over?

Your new debit card will have a different card number. To ensure no payments are missing, you will need to reestablish any recurring payments, and update any merchant records.

Q: Will ENB debit card alerts transfer to my new debit card?

Your ENB debit card alerts will not transfer to your CNB new debit card. You can set-up debit card alerting via the *CNB Card Controls* feature under the manage cards tab within online/mobile banking.

Q: How can set-up travel notifications for my new debit cards?

You can set-up debit travel notifications alerting via the manage cards tab within online/mobile banking.

Q: How do ENB clients access CityTel 24 hour telephone banking?

Clients may access citynational.com for the most current contact information, including CityTel 24-hour telephone banking. You may also dial 1-800-762-2489 directly. ENB clients will follow our current process to gain access to CityTel. Currently, access is granted by frontline or Client support line. Once clients are authenticated and a temporary pin is assigned. To access CityTel 24hr banking, ENB clients will need to contact their banker for a temporary PIN

5) Loan Accounts

Q. How will the credit delivery process change?

Everything is business as usual. We anticipate no change and no impact to our clients.

Q: How will this transaction positively or negatively affect Executive National Bank's appetite for credit? Will deal limits and relationship limits go up or down?

We can now offer our clients a higher legal lending limit which will help us serve the community even better.

Q: Will the rates that I've been provided be the same under new ownership?

CNB is constantly reviewing our offerings to ensure we remain competitive while maintaining a disciplined approach. Our competitive rates are subject to change on a daily basis. However, you can lock in a rate at the time of application. This means we will stand by the rate through a specified expiration date. If you would like to learn more about our loan products and rates, please call or visit your nearest banking center or call 1-800-435-8839.

Q: I have a loan request in process with a commitment. Will the sale impact the loan?

We do not have any plans to change our current processes, and this sale should not impact the process of your loan request. We are, however, constantly looking for ways to improve our processes to provide you a better experience. Depending on the type of loan, processing time will vary. We use local, experienced processors, underwriters and appraisal professionals to expedite the processing of your loan.

Q. Will my mortgage account change?

Your account number(s) will be updated as of December 7. You will be notified via mail with your new account number. Please update your records.

Q. Will I need to change my existing automatic payments?

No. CNB will continue to accept your automatic payments scheduled for your residential mortgage.

Q. Will the bank routing number change?

Yes. However, your existing transactions with the Executive National Bank routing number will continue without interruption. New electronic payments should be established using the CNB's routing number.

Q. Will my business line of credit be impacted?

- City National Bank calculates interest for lines of credit differently than Executive National Bank, and at conversion CNB interest calculation will apply. The interest is calculated from billing period through billing period to avoid any adjustments needed if any payment or withdrawals are made from billing date through payment date.
 - For example - At Executive National Bank - interest may be calculated from June 1st through June 30th, but the billing date may be June 20th. This means if any payments or withdrawals are made on June 21st, an adjustment needs to be made to correct the interest payment. At CNB, if the billing date is on the 15th of the month interest will be calculated from May 15th to June 15th with a payment due date of June 30th.

- At Executive National Bank your interest payment is calculated at the time of billing and estimates the monthly interest due based on the principal balance. This means that if you take any advances or make any payments prior to the payment due date, an interest adjustment is calculated for the next billing cycle.
- Starting December 7th, your next loan statement will calculate interest based on the ending daily balance up to the billing date. Interest will be calculated from billing date to billing date.
- This is an improvement to simplify accrual of interest and reduce the need for interest adjustments.
- Your first billing statement after these changes are implemented will reflect a shorter interest period; however, all future billing statements will capture a full interest cycle.

6) Online Banking (eBanking)

Q. Until when will I be able to conduct my online banking needs via eBanking?

eBanking will be available to users through December 3 at 5 pm. After that users will be redirected to City National Bank of Florida's website, but will not be able to access CNB's online banking until December 7.

Q. When will I be able to conduct my banking needs on City National Bank's Online Banking?

Log in to Online Banking as normal starting December 7.

You will be assigned a new temporary password which was sent via Secure Mail within eBanking. Please take note of the new temporary password, you will not have access to eBanking as of December 3 at 5 pm.

Historical Information: Online Statements and transactions

Q. Will I have access to my previous transactions?

Yes, after we transfer your accounts to City National Bank you will be able to see the previous six months of activity and check images. Please allow a few weeks for all information to be available within the platform.

Q. Will I still be able to receive my statements online?

Yes, after we transfer your accounts to City National Bank you will need to consent to access your statements online.

To receive online statements, log into Online Banking and select the online statements tab to register. You will have access to a rolling 24 months of online statements. If you opted to view your statements online you will no longer incur the \$3 paper statement fee. Please allow a few weeks for all information to be available within the platform.

Mobile App (Consumer)

Q. Until when will my mobile banking be available?

Mobile banking via ENB will be available through December 3 at 5 pm.

Q. Does City National Bank have a mobile app?

Yes, the City National Bank of Florida mobile app is offered at no charge. You can download it by visiting the App StoreSM or on Google PlayTM for AndroidTM users. Clients who use the Executive National Bank mobile app will need to download the City National Bank mobile app and register after December 7. The app is free, but standard rates and fees may apply from your wireless carrier.

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Q. Will I continue to have the same features via mobile app?

City National Bank is proud to offer additional features on our mobile app like CNB Card Controls, statements, quick balance, stop payments to name a few. To view all the features available to you, visit us at citynational.com

Online Banking Internal Transfer

Q. After conversion, what is the cut-off time for internal transfers?

Starting December 7, the cut-off time for internal transfers is 8 pm via online banking.

Q. Why does it show “pending” after I make an internal transfer?

Your transfers will show as pending until the end of the day. You will still have immediate access to your internal transfer funds and will be able to see your current balance on the accounts page.

Q. Are there limits on Online Banking internal transfers?

No. There are no limits for internal transfers.

Q. Will any recurring transfers transfer after migration to CNB on December 7?

Any preset internal transfers will be discontinued as of December 3. Users should set up their new recurring internal transfers starting December 7.

e-Bills/Bill Pay

Q. What will happen to my scheduled and repeating/recurring bill payments?

Your scheduled and recurring bill payment will remain active and will continue to process without interruption. Should there be any changes to our systems in the future, you will be notified.

Q. What’s going to happen to my e-Bill accounts?

There will be no impact to your e-Bill account. All of your information will transfer over to CNB.

Q. Will there be a time that the e-Bill service will not be available?

Yes, we anticipate that the e-Bill service will be suspended for a brief period during December 3 through December 7.

Mobile Remote Deposit

Q. Will there be any changes to how I use the Mobile Remote Deposit?

Member FDIC



There will be no changes to how Mobile Deposit works, however, you will need to download the City National Bank of Florida mobile app. You will find the app at the App StoreSM and on Google PlayTM. Just download the app and accept Mobile Remote Deposit Terms & Conditions and you will be able to see the same services you had before.

You will also have additional benefits using the CNB app:

- CNB cards controls – turn on and off your card
- View online statements
- Access to Money Management – your personal financial management tool
- View quick balance
- And stop payments

Q. Are there any requirements needed to deposit a check via mobile remote deposit?

All checked deposited via mobile deposit must be endorsed and include the following verbiage “For Mobile Deposit CNB”. Any check without this endorsement will be returned to the client.

PeoplePay

Q. Will there be a time that PeoplePay service will not be available?

Yes, Executive National Bank’s PeoplePay service will be discontinued on November 23.

7) Consumer Accounts

Q. Will my account numbers stay the same?

You will continue to use the same account number without interruption.

Q. Will I need new checks?

You can continue to use the same checks you are using today.

Q. What happens to my direct deposits?

Your direct deposit will remain active and will continue to process without interruption.

Q. What will happen to my monthly statements?

Your statements will continue to be mailed to the address on file which may result in a \$3 paper statement fee. You may avoid this fee by signing up for Online Statements. Your final statement from Executive National Bank will include transactions through December 4. Transactions after that date will appear on your new CNB statement. After the conversion, you can choose to receive paper statements or online statements, but not both. Paper statements will be mailed at the end of each month. If you prefer online statements, you can choose that option through Online Banking.

Q. Can I open an account at an Executive National Bank banking center?

Yes. After December 7, accounts will be opened on the CNB platform.

Q. Will I be receiving a new Deposit Agreement Booklet?

Every Executive National Bank consumer and business client will receive a Deposit Agreement Booklet via mail. To request a copy of the Deposit Agreement Booklet, please visit your local banking center or call us at 305-350-3200.

Q. Is there anything different in the Deposit Agreement booklet that isn't in the current Deposit Agreement booklet?

Your Deposit Agreement booklet includes:

Converted products that shows a list of current Executive National Bank accounts and the change of the product terms, including account details and fees.

Disclosure information regarding electronic funds transfers, funds availability, and hold mail details.

Q. Where can I obtain a copy of the Deposit Agreement booklet?

As an Executive National Bank client, you will automatically receive a copy of the Deposit Agreement booklet via mail as part of your welcome package. If you need an additional copy, you can obtain it from your local Executive National Bank banking center starting November 7. In addition, the Deposit Agreement booklet can be accessed at the Executive National Bank website by visiting

https://www.executivebank.com/CNB_FAQs

Fee Schedule:

Q. Where do I find fee details for my accounts at City National Bank?

Disclosures, including the Schedule of Fees, can be accessed online at:

www.citynationalcm.com/home/disclosures To request a copy of a disclosure, please visit your local banking center or call us at 305-350-3200.

Funds Availability

Q. Is there a change to the funds availability?

ENB made the initial \$225.00 from your deposits available the next business day after the day of your deposits. CNB will make the initial \$225.00 from your total day's deposit available the next business day after the day of your deposit, as allowed.

ENB considered deposits made before 2:00pm (Monday through Friday at all locations) the day of your deposit. CNB will consider deposits made at any of the CNB banking locations before close of business on a day we are open and at any of the CNB drive-thru facilities before 4:30pm Monday through Thursday (and Friday before 5:30pm) the day of your deposit.

ENB would make funds you deposited by check, which could be delayed for a longer period of time, generally available no later than the sixth business day after the day of your deposits.

CNB will make the same type of funds you deposited generally available no later than the seventh business day after the day of your deposit, as allowed.

ENB would make funds you deposited, in excess of \$5,525.00 for new customers, generally available on the sixth business day after the day of your deposit during the first thirty (30) calendar days a new account was opened. CNB will make the same funds you deposited generally available on the ninth business day after the day of your deposit, as allowed.

CNB customer's liability for certain losses

In the event of a loss from a delay in return caused by either endorsement that is not eligible because of material on the back of the check at the time of issue, or delay caused by the condition of the checks arising after issuance until deposit, the depositor shall be and assume all responsibility for said loss or losses.

CNB client's non-transaction accounts

Our check hold policy for non-transaction account (savings or money market accounts) is that the funds from your local check deposit will be available no later than the fourth business day after the day of your deposit.

CNB ATM deposit cut-off time

CNB's ATM deposit time cut-off (per business day) will be until 5:00 PM. First \$225.00 of a cash deposit will be available the same day and remainder on the next business day after the day of the deposit. Deposits received after the business day cut-off time, or on a non-business day, would be considered deposited the next business day.

CNB deposit using mobile banking application cut-off time

ENB mobile app deposits was until 4:00 PM. CNB's deposit using the mobile App before 5:00 PM and you received confirmation that the deposit was received, from CNB, your deposit is deemed made on that day. Deposits received after the business day cut-off time, or on a non-business day, would be considered received and processed the next business day.

Certificates of Deposit

Q. Will my current CD with Executive National Bank be impacted?

City National Bank will maintain your current Executive National Bank Certificate of Deposit (CD) terms through renewal. If your Executive National Bank CD auto-renews, or you would like to extend your CD, you may select any of the below CD terms at City National Bank:

Renewal Terms

31 days	8 months	24 months
90 days	12 months	36 months
180 days	18 months	60 months

Miscellaneous

Q. Will Executive National Bank's deposit account interest rates change?

Please review the Deposit Agreement booklet and Welcome Package you will receive in the mail starting November 7 for information about CNB account products. You may also reach out to your banker regarding the most updated rate information.

Q. Will I receive a Privacy Notice?

Consumer clients will receive a Privacy Notice via mail. Executive National Bank business clients will not receive privacy notices. The privacy notice is also available on City National Bank's website, citynational.com.

Q. Why do I need a Privacy Notice?

Federal law gives consumers the right to limit some, but not all, of a consumer client's personal information sharing and requires the bank to tell clients how it collects, shares and protects your personal information. The notice includes "opt out" choices if you decide to remove yourself from the sharing of your personal information.

Q. I haven't received my notice yet. Where can I see one?

You can obtain a copy from your Executive National Bank banking center starting November 7. The Privacy Notice can be accessed at the CNB website by visiting <http://www.citynationalcm.com/home/privacy>

Q. I want to see the City National Bank Privacy Notice. Where can I find it?

Every Executive National Bank consumer client will receive a Privacy Notice via mail starting November 7. You can also view the Privacy Notice at: <http://www.citynationalcm.com/home/privacy>

Q. If I have questions about the Privacy Notice, who do I contact?

You can contact your Relationship Manager or call City National Bank at 305-350-3200.

Q. Are there any changes to my Opt-in Overdraft Service?

City National Bank (CNB) does not offer this service. If you have opted-in to Executive National Bank's Overdraft Service, you will no longer be able to have overdrafts paid on your ATM and debit transactions. CNB offers an Overdraft Protection option that links your checking account with

another CNB checking, savings or money market account. This option transfers funds should your checking account become overdrawn. This can assist you in managing your account by maintaining a positive balance and reducing any potential overdrafts.

Where can I find City National Bank's Electronic Funds Transfers disclosure?

The Electronic Funds Transfer disclosure, and all other City National Bank disclosures, can be found at: <http://www.citynationalcm.com/home/disclosures>

Q. Where can I find disclosures for City National Bank?

City National Bank disclosures can be accessed online at: www.citynationalcm.com/home/disclosures. To request a copy of a disclosure, please visit your local banking center or call us at 305-350-3200.

8) Business Accounts

Q. Will my account numbers stay the same?

You will continue to use the same account number without interruption.

Q. Will I need new checks?

You can continue to use the same checks you are using today.

Q. What happens to my direct deposits?

Your direct deposit will remain active and will continue to process without interruption.

Q. What will happen to my monthly statements?

Your statements will continue to be mailed to the address on file. Your final statement from Executive National Bank will include transactions through December 4. Transactions after that date will appear on your new CNB statement. After the conversion, you can choose to receive paper statements as well as online statements. Paper statements will be mailed at the end of each month and you will incur an additional \$10 fee.

Q. Can I open an account at an Executive National Bank banking center?

Yes. Starting December 7, accounts will be opened on the CNB platform. All ENB accounts will transfer to CNB guidelines and disclosures on December 7.

Q. How do I go about opening a CNB account?

Any Executive National banker can assist you in opening your new account today. Please keep in mind, all ENB accounts will transfer to CNB accounts on December 7.

Q. Are there any restrictions to opening accounts at Executive National Bank?

No. As of December 7, all new accounts will be opened at CNB banking centers. We would like to make that transition to CNB to be as smooth as possible.

Q. Will I be receiving a new Deposit Agreement Booklet?

Every Executive National Bank consumer and business client will receive a Deposit Agreement Booklet via mail starting November 7. To request a copy of the Deposit Agreement Booklet, please visit your local banking center or call us at 305-350-3200.

Q. Is there anything different in the Deposit Agreement booklet that isn't in the current Deposit Agreement booklet?

Your Deposit Agreement booklet includes:

- Converted products that shows a list of current Executive National Bank accounts and the change of the product terms, including account details and fees.

- Disclosure information regarding electronic funds transfers, funds availability, and hold mail.

Q. Where can I obtain a copy of the Deposit Agreement booklet?

As an Executive National Bank client, you will automatically receive a copy of the Deposit Agreement booklet via mail as part of your welcome package. If you need an additional copy, you can obtain it from your local Executive National Bank banking center. In addition, the Deposit Agreement booklet

can be accessed at the Executive National Bank website by visiting https://www.executivebank.com/CNB_FAQs

Q: Will I start getting charged a minimum balance fee?

City National Bank is offering those clients who currently do not meet the minimum balance a grace period for the month of December to bring their accounts up to the stated minimums in our schedule of fees before incurring any fees.

Q. Where do I find fee details for my accounts at City National Bank?

Disclosures, including the Schedule of Fees, can be accessed online at: www.citynationalcm.com/home/disclosures. To request a copy of a disclosure, please visit your local banking center or call us at 305-350-3200.

Q. Is there a change to the funds availability?

ENB made the initial \$225.00 from your deposits available the next business day after the day of your deposits. CNB will make the initial \$225.00 from your total day's deposit available the next business day after the day of your deposit, as allowed.

ENB considered deposits made before 2:00pm (Monday through Friday at all locations) the day of your deposit. CNB will consider deposits made at any of the CNB banking locations before close of business on a day we are open and at any of the CNB drive-thru facilities before 4:30pm Monday through Thursday (and Friday before 5:30pm) the day of your deposit.

ENB would make funds you deposited by check, which could be delayed for a longer period of time, generally available no later than the sixth business day after the day of your deposits.

CNB will make the same type of funds you deposited generally available no later than the seventh business day after the day of your deposit, as allowed.

ENB would make funds you deposited, in excess of \$5,525.00 for new customers, generally available on the sixth business day after the day of your deposit during the first thirty (30) calendar days a new account was opened. CNB will make the same funds you deposited generally available on the ninth business day after the day of your deposit, as allowed.

CNB customer's liability for certain losses

In the event of a loss from a delay in return caused by either endorsement that is not eligible because of material on the back of the check at the time of issue, or delay caused by the condition of the checks arising after issuance until deposit, the depositor shall be and assume all responsibility for said loss or losses.

CNB client's non-transaction accounts

Our check hold policy for non-transaction account (savings or money market accounts) is that the funds from your local check deposit will be available no later than the fourth business day after the day of your deposit.

CNB ATM deposit cut-off time

CNB's ATM deposit time cut-off (per business day) will be until 5:00 PM. First \$225.00 of a cash deposit will be available the same day and remainder on the next business day after the day of the deposit. Deposits received after the business day cut-off time, or on a non-business day, would be considered deposited the next business day.

CNB deposit using mobile banking application cut-off time

ENB mobile app deposits was until 4:00 PM. CNB's deposit using the mobile App before 5:00 PM and you received confirmation that the deposit was received, from CNB, your deposit is deemed made on that day. Deposits received after the business day cut-off time, or on a non-business day, would be considered received and processed the next business day.

Certificates of Deposit

Q. Will my current CD with Executive National Bank be impacted?

City National Bank will maintain your current Executive National Bank Certificate of Deposit (CD) terms through renewal. If your Executive National Bank CD auto-renews, or you would like to extend your CD, you may select any of the below CD terms at City National Bank:

Renewal Terms:

31 days	8 months	24 months
90 days	12 months	36 months
180 days	18 months	60 months

Miscellaneous

Q. Will Executive National Bank's deposit account interest rates change?

Please review the Deposit Agreement booklet and Welcome Package you will receive in the mail starting November 7 for information about CNB account products. You may also reach out to your banker regarding the most updated rate information.

Q. Where can I find City National Bank's Electronic Funds Transfers disclosure?

The Electronic Funds Transfer disclosure, and all other City National Bank disclosures, can be found at: <http://www.citynationalcm.com/home/disclosures>

Q. Where can I find disclosures for City National Bank?

City National Bank disclosures can be accessed online at: www.citynationalcm.com/home/disclosures. To request a copy of a disclosure, please visit your local banking center or call us at 305-350-3200.

9) Treasury Management

BUSINESS EBANKING/EPARTNER

Q. Will I still have access to my Business eBanking accounts?

- Yes, everything will remain the same on CNB's business online banking platform, ePartner. Business eBanking clients will be assigned a new userID. The new User ID will be your current Company ID (6 or 7 digits) immediately followed by your current userID. Clients will be required to create a new password upon first login to ePartner. You will be prompted to enter your One Time Passcode from either Voice or Text. Note: The One Time Passcode will be delivered to the phone number you have registered on ePartner®. Clients will be prompted to read and accept the Terms and Conditions presented. After reviewing, click on the appropriate box to accept the terms.

If you need assistance, you can call the Treasury Management Department, at 305-349-5465, Monday through Friday between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at tmsupport@citynational.com

Q. Are there specific browsers I must use for ePartner?

To access ePartner, please ensure the browsers and operating systems below are installed.

Browser	Windows	Window OS X
Google Chrome	Recommended	Recommended
Mozilla Firefox	Supported	Supported
Microsoft Edge	Supported	Unsupported
Apple Safari	Unsupported	Supported

Q. Will I still have access to Sure Payroll via Business eBanking?

Clients enrolled with Sure Payroll may continue to work directly with Sure Payroll. However, the clients will need to access the portal directly through the Sure Payroll site. We recommend all Sure Payroll clients bookmark the page, as it will no longer be available in the ePartner platform.

Q. Will my scheduled and recurring transfers be impacted?

Scheduled and recurring transfers, ACH and wires will not transfer into the ePartner system. After December 7, you may access ePartner to set up any scheduled transfers, ACHs and/or wires.

Treasury Management Fees

Q. Will my Treasury Management fees be increasing?

Starting December 7, all accounts and services will follow the CNB Schedules of Fees which will be mailed to clients on November 7.

If you would like a copy of the Schedule of Fees, you can call the Treasury Management Department, at 305-349-5465, Monday through Friday between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at tmsupport@citynational.com

Online Statements

Q. Will I have access to my previous transactions?

Yes, after we transfer your accounts to City National Bank on December 7, you will be able to see the previous six months of transaction activity and build history to two years.

Q. Will I still be able to receive my company's statements online?

As a business account holder with Business eBanking, after your accounts are transferred to CNB, you will be able to see 24 months of online statements. Please allow for a few weeks for all statements to be visible within the portal. Your information will transfer automatically.

Q. When will I have access to my monthly statement within ePartner?

Statements will be available to clients within three business days after your statement cycle drops.

Mobile App

Q. Does City National Bank have a mobile app?

City National Bank's ePartner application is available via Mobile Banking through our app, CNB ePartner Mobile. You may download it immediately, and contact your banker to access your accounts on December 7. Your login credentials will be the same for both desktop and mobile versions. Please log into ePartner for the first time via your computer.

Authentication

Q. Why can't I change my own password?

Your financial security is very important to us and we are committed to protect your account information. When you need to change your password, please contact the Treasury Management Department at 305-349-5465 Monday through Friday between the hours of 8:30 AM and 6 PM EST, excluding Federal Holidays; or via email at tmsupport@citynational.com to request a password change.

Positive Pay

Q. Will I still have access to Positive Pay?

Positive Pay clients will now have the ability to access their account via ePartner.

This benefit means clients will only have one set of credentials for their ePartner and Positive Pay accounts.

You will need to provide CNB with a list of checks you have issued in the same format within the ePartner Positive Pay platform. As the checks are requested for payment, CNB will check these off the internal list.

If a check comes in and it is not on the list, the check will be held and returned to you for verification. You will have until 2 PM EST to approve payment of the check.

This currently provides you with additional time to make decisions on these checks.

Q. Will the Positive Pay Exception Items decision cut off remain the same?

No, you will now have until 2 PM EST to make a decision Positive Pay exceptions on to do so. If no action is taken by the two o'clock deadline, the pending checks will be returned.

Q. Will I have Payee Match on Positive Pay?

With City National Bank's Positive Pay, business clients will now have Payee Match as well. With this enhanced service you will have the following types of exceptions:

- Amount Mismatch
- Blocked Transaction
- Check Number is Zero
- Dup Paid Item/Amt Mismatch
- Duplicate Paid Item
- Paid Not Issued
- Payee Name Mismatch
- Previously Paid Item Posted
- Stale Dated Item
- Voided Item

Lockbox

Q. Will I still have access to my Lockbox?

Yes, everything will remain the same. However, you will need to reset your password when prompted. Should you need assistance, please contact the Treasury Management Department, at 305-349-5465, Monday through Friday between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at tmsupport@citynational.com

DepositGo (Office Deposit):

Q. Will I still have access to my remote deposits after the conversion?

All remote deposit clients will be migrated to City National Bank's OfficeDeposit® platform on December 7. Clients will be trained in advance of gaining access to the system and on how to use the new service. Additionally, you will receive a new username, temporary password, a computer key as well as all the necessary tools to access the system.

After your accounts are transferred, a new 60-day cycle will begin. We recommend that you make copies of the last 90 days of deposits prior to the conversion for your records. Should you need to access records older than 60 days, please contact the Treasury Management Department, 305-349-

5465, Monday through Friday between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at tmsupport@citynational.com.

Q. Will I still have access the same deposit limits?

You will continue to have the same deposit limits you had with Executive National Bank. The system will prompt you once you reach your daily deposit limits. Any deposits in excess of your daily limit will not be accepted.

You may deposit that item the following day or contact the Treasury Management Department for support, 305-349-5465, Monday through Friday between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at tmsupport@citynational.com.

Q. Is there a cut off time for OfficeDeposit®?

Checks may be submitted 24-hours a day, seven days a week. For same day processing, users will have up until 6 pm EST on business days.

10) Wires and ACH

Q. What is the bank's Routing Numbers?

City National Bank's routing number is 066004367

ACH

Q. How will I receive my ACH reporting (i.e. chargeback/returns notifications and notifications of change)?

Your ACH reports will be loaded to your own, dedicated folder on City National Bank's Secure File Transfer portal, where you may login and retrieve them at any time. If you are an ACH client, you will be receiving a communication with instructions on how to access the system and your reports. Should you need assistance, please contact us at the Treasury Management Department, 305-349-5465, Monday through Friday between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at tmsupport@citynational.com

11) Safe Deposit Boxes

Safe Deposit Boxes

Q. Will Executive National Bank safe deposit account numbers change?

Upon conversion, all Executive National Bank safe deposit accounts will be issued a new safe deposit account number.

Q. What happens to the safe deposit boxes at the Executive National Bank banking centers that will be closing?

We request that clients that have a safe deposit box at those Executive National Bank banking centers that will close, please move it to the nearest City National Bank banking center with availability. Those safe deposit boxes that have not been relocated by the owner of the box will be relocated to the City National Bank Kendall banking center which was outlined in the notice mailed to the address we have on file.

Q. How will I know if I need to relocate my safe deposit box?

Executive National Bank clients with safe deposits at locations that are closing will receive a mailing with details and deadlines for the safe deposit box moves.

12) International (NRA)

International Clients

Q. Will my debit card number change?

Yes, your debit card number will change.

Q. May I continue to use my Executive National Bank debit card?

Yes. At this time, please continue to use your Executive National Bank debit card. You should receive your new card before December 4. Please activate your new card immediately. You may begin using your new card on December 7. Please destroy your Executive National Bank card once you begin using your new debit card.

Q: Do I need anything to activate my card?

Yes, the Online Banking and Debit Card Identification code is needed for international clients to activate their card. You will use the last 4 digits of this code in lieu of the SSN when prompted.

Q: How will I receive my Online Banking and Debit Card Identification code?

International clients must reach out to their banker to receive their code.

Q: For what will I need the Online Banking and Debit Card Identification code?

The code is needed to enroll in online banking, as well as debit card activation. This number will be used in place of a social security number.

Q. What ATMs may I use?

At this time, you may use any City National Bank or Executive National Bank ATM without incurring a third party ATM transaction charge. In addition, you may continue to use Publix® Presto!® ATMs without a surcharge.

Q. Will I need to change my auto-payments?

Yes. Your scheduled automatic charges and payments will continue to go through with your existing card until December 4. When establishing new transactions after December 7 please use the new City National Bank debit card.

Q. Will the website that I access my information change?

Yes. If you are enrolled in Online Banking, the website that you currently access to log on a view your account and debit card activity will be different, the new URL is <https://www.citynationalcm.com/home/home> You will be assigned a new temporary password.

Q. Will my Online Banking access change?

There will be a temporary disruption in service from December 3 at 5:00 PM ET through December 7, while we transition your accounts.

Q. Why can't I activate my debit card?

Your financial security is very important to us and we are committed to protecting your account information. When you are ready to activate your card, please contact the Client Support

Department at 305-350-3200 between the hours of 8:30 AM and 6:00 PM EST, excluding Federal Holidays; and a team member will assist you.

Q. I have fraud on my debit card. Who do I call?

Use the number located on the back of your new card to contact City National Bank for any issues with your card.

Q. Will my deposit or loan account number(s) change?

There will be no changes to your deposit account number.

- Your loan number will be modified on December 7. All loan account numbers will be modified to follow the same sequence at City National Bank – no hyphen. These changes will not impact your accounts or any auto-draft.

Q. May I continue to use my Executive National Bank checks and deposit slips?

Yes. You may continue to use your current Executive National Bank checks and deposit slips. When you place a re-order, you will receive new City National Bank checks and deposit slips with the Executive National Bank name and routing number.

Q. Will I need to change my direct deposits and other pre-authorized ACH transactions?

No. City National Bank will continue to accept your direct deposits, automatic drafts and other pre-authorized deposits and withdrawals. When establishing new transactions after December 4, please use the City National Bank routing number.

Q. What is the cut-off time for ACH transactions?

Executive National Bank ACH cut-off time is 4pm for business clients. As of December 7th, the ACH ePartner® cut-off time will be 6:00pm.

Q. Can I continue to use the same banking center?

Yes. Continue to conduct your banking transactions at the Executive National Bank banking center of your choice until December 7. After this date, you may visit any City National Bank or Executive National Bank banking center. Our Florida banking center locations can be found in your welcome package or for our complete list of location, visit <http://www.citynationalcm.com/home/findus>

Q. Will my Online Banking access change?

There will be a temporary disruption in service from Friday, December 3 at 5 PM EST through Monday, December 7, while we transfer your accounts. For personal and business account holders, please refer to your welcome guide for more information specific to your account type. For commercial account holders who use the Executive National Bank Business eBanking service, please refer to <http://www.citynationalcm.com/home/treasury>.

Q. Will my Mobile Banking access change?

Yes. On or after Monday, December 7, you will need to log in to the City National Bank Online Banking system with your temporary password. Once completed, you may download the City National Bank of Florida app from the App Store or Google Play™ to begin using our Mobile Banking service.

Q. When will the system conversion take place?



We will convert Executive National Bank Consumer and Business Online Banking, Mobile Banking and Bill Pay services on Friday, December 3 at 5 PM EST. Online and mobile account access will be disabled during this weekend, so that we may transfer your account(s) to the City National Bank system. Online account access will be fully restored on Monday, December 7. To log in to online banking for the first time, go to citynational.com then you may download the City National Bank App from the App Store or Google Play™.

Q. I am not a U.S. citizen. Can I deposit money in your bank?

Yes, as long as you have acceptable proof of your identity and pass routine screening and meet one of the following established criteria:

- Own real estate interest in the U.S.
- Have an employment Visa
- Own a U.S. domestic operating business
- Have an existing relationship/account with City National Bank, City National Bank's parent company or one of its affiliates
- Have a family member with an existing relationship with City National Bank, City National Bank's parent company or one of its affiliates (provided that the family member has held an account in good standing for at least 12 months)

Q. Do I need a permanent address in the United States in order to deposit funds with your bank?

No, but we must be able to verify your permanent address in your home country.

Q. Is there a limit to how much I can deposit?

No, there is no specific limit. However, per U.S. Banking Regulations, we must be able to identify and verify the source of the funds.

Q. Will my deposits be insured?

All deposits are insured up to the maximum as determined by the Federal Deposit Insurance Corporation, a United States government agency. You also have the underlying strength of City National Bank, with more than \$18 billion in assets, a BauerFinancial 5-Star "Superior" rating since June 2012, and U.S. based partner Bci - Chile's leading financial institution with \$60+ billion in assets and offices worldwide.

Q. How do I access my money?

You can access your funds electronically with CNB Online Banking, Online Bill Pay, secure Mobile Banking and ePartner for Business accounts. And, of course, you are always welcome to visit us in person.

Q. Can I open my international deposit account in any of your banking centers?

Yes, all international deposit accounts can be opened in any City National Bank banking center.

Q. If I have any other questions, who can I call?

Please call or stop by your nearest banking center.

13) Contact Information

Questions specific to account migration to CNB

305-350-3200

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 Support

Monday - Friday 8:30 AM - 6:00 PM

tmsupport@citynational.com

305-349-5465

