

Multi-Currency Disclosure & Schedule Of Fees for Personal Accounts

Effective June 15, 2018

Multi-Currency 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 daily balance requirements are based on ledger balance, while interest accrues on bank collected balance for Money Market Deposit Account (MMDA),

Inherent Risk - The client understands and accepts the inherent risk to the Euro (i.e., the European Monetary Unit) and British Pound ("GBP") Accounts are subject to foreign exchange risk, political risk, and world events that can result in fluctuations in the currency's value against the U.S. Dollar and possible complete loss of the currency's value, and therefore the accounts value.

Terms & Conditions

Multi-Currency Checking & Money Market Products

Withdrawal from Euro and GBP Demand Deposit or Money Market Accounts may only be done by wire transfer through written payment order. The Multi-Currency account must be funded with either an internal transfer or incoming wire transfer. Wire Transfer shall be in accordance with our Bank's wire transfer operating policies and procedures. Incoming wire transfers will be credited to the customer's account on the day received. Statement activity will be mailed or emailed and all written notices will be emailed to the last email address on the banks records. Clients will not be able to execute transactions via internet. In addition to the terms herein, the client accepts the terms stipulated in the Deposit Agreement which shall govern the account relationship except as modified by this or other special agreements or required by law.

Rate Information - Current interest rates and Annual Percentage Yields (APY) are available at any 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, 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.

Non-Cash Deposits - Not applicable to Multi-Currency products.

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 transaction fee of \$10 per transaction** over the Legal Limit and your account may be converted to a transaction account.

Multi-Currency Personal Deposit Products

Personal EURO Demand Deposit Account

Minimum Balance to Open Account.....€50,000.00
Minimum Daily Balance
to Avoid Monthly Maintenance Fee and per item fees..... €50,000.00
Monthly Maintenance Fee.....€50.00

Personal GBP Demand Deposit Account

Minimum Balance to Open Account.....£50,000.00
Minimum Daily Balance
to Avoid Monthly Maintenance Fee and per item fees£50,000.00
Monthly Maintenance Fee.....£50.00

Multi-Currency Consumer Money Market

Personal EURO Money Market Account ^{1,2}

Minimum Balance to Open Account.....€50,000.00
Minimum Daily Balance
to Avoid Monthly Maintenance Fee €50,000.00
Monthly Maintenance Fee.....€50.00
Minimum Daily Ledger Balance
to Earn Disclosed APY €10,000.00

Personal GBP Money Market Account ^{1,2}

Minimum Balance to Open Account.....£50,000.00
Minimum Daily Balance
to Avoid Monthly Maintenance Fee and per item fees £50,000.00
Monthly Maintenance Fee £50.00
Minimum Daily Ledger Balance
to Earn Disclosed APY £10,000.00

Interest and Other Information for Multi-Currency 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 Products

Personal EURO Certificate of Deposit

Minimum to Open €25,000.00
Minimum Balance to Earn Disclosed APY €25,000.00

Personal GBP Certificate of Deposit

Minimum to Open £25,000.00
Minimum Balance to Earn Disclosed APY £25,000.00

**Miscellaneous Service Charges for
City National Bank Account Holders**

Please refer to the *Disclosures & Schedule of Fees for Consumer Accounts* for other fees that may apply to the Multi-Currency Consumer Accounts.

Notes

1. If you close your account before interest is credited, you will not receive the accrued interest.
2. No interest will be earned if the balance falls below the minimum required ledger balance.