

Disclosures & Schedule Of Fees for Personal Private Client Group Accounts Effective August 2018

Schedule of Fees on Personal Accounts

Balance Information - Balance requirements to avoid service fees refer to the minimum average daily balance. The average daily balances are calculated by adding the balance in the account for each day for a statement cycle and dividing that figure by the number of days in the cycle.

Minimum and average daily balance requirements are based on ledger balance, while interest accrues on bank collected balance for Interest Checking, Money Market Deposit Account (MMDA), Regular Savings and Youth Savings Accounts. Interest accrues on MMDA - Gold and Certificates of Deposit on the ledger balance from day of deposit.

Interest and Other Information for Checking & Money Market Products

Rate Information - Current interest rates and Annual Percentage Yields (APY) are available at any of City National Bank of Florida (CNB) banking locations or by calling 1-800-435-8839.

Variable Rates - All interest bearing checking, savings, and money market deposit accounts earn a variable rate of interest. At our discretion, the interest rate and APY may change at any time.

Crediting - Interest on all interest-bearing checking, money market deposit accounts, savings and youth savings accounts are 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 - If you deposit a non-cash item, such as a check, interest will begin to accrue no later than the business day the bank receives provisional credit for the deposit.

Transaction Limitations for Savings and Money Market Accounts - Federal regulations impose restrictions on the number of transfers or withdrawals that can be conducted from Savings and Money Market Accounts.

Legal Limit: No more than six transfers or withdrawals, or a combination of such transfers or withdrawals per monthly statement cycle, to another account (including a transaction account) of the depositor at CNB or to a third party by means of a pre-authorized or automatic transfer (ACH, telephone, internet banking, overdraft protection, etc.) or withdrawals by check, draft, debit card, or similar order made by the depositor and payable to third parties. If you exceed these limitations, you will be charged an **excess transaction fee of \$10 per transaction** over the Legal Limit and your account may be converted to a transaction account.

Qualification criteria for the Private Interest Checking and the Private Money Market Deposit Account - CNB personal clients are eligible for these products if they meet any of the following requirements:

Qualify on your own:

- a) An individual maintains an average monthly deposit balance across deposit products in individual or joint accounts of more than \$500,000.00
- b) An individual maintains an average monthly Assets Under Management balance across investment products of more than \$1 million
- c) An individual maintains an average monthly deposit balance across deposit products in individual or joint accounts of more than \$250,000.00 and an average loan balance of more than \$1 million

Qualify via your business, method 1:

An employee or any person holding an ownership interest in the business maintains an average monthly business deposit balance of more than \$2 million, and any of the above noted individuals maintains an average monthly personal deposit balance of more than \$100,000.00 across deposit products in individual or joint accounts.

Qualify via your business, method 2:

If an employee or any person holding an ownership interest in the business maintains an average monthly business deposit balance of more than \$10 million, then any of the above noted individuals will qualify.

The individual's qualification criteria for the Private Interest Checking Account(s) and the Private Money Market Deposit Account(s) will be reviewed every six months to determine if the customer has complied with the criteria noted above (during the prior 6 months). CNB will determine whether the personal client is eligible to keep

Notes

- 1 - If you close your account before interest is credited, you will not receive the accrued interest.
- 2 - The customer needs to meet and maintain any of the qualification criteria as set forth in the section titled: **Qualification criteria for the Private Interest Checking and the Private Money Market Accounts**, in order to keep that product.

the account(s) under the Private Interest Checking Account or the Private Money Market Deposit Account product, or if the account(s) will need to be converted, as follows:

- a) From the Private Interest Checking Account to the Interest Checking Account;
- b) From the Private Money Market Deposit Account to the Money Market Deposit Account when the average monthly balance was less than \$50,000.00;
- c) From the Private Money Market Deposit Account to the Money Market Gold Deposit Account if your average monthly balance is more than \$50,000.00; and
- d) From the Visa Check Card - Private Client Group to the standard ATM/Visa Check Card.

For details on each of the above account types, see the Disclosure & Schedule of Fees for Personal Accounts.

Checking Products

Private Interest Checking Account ^{1, 2}

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance	
To Avoid Monthly Maintenance Fee.....	\$0.00
Monthly Maintenance Fee	\$0.00
Per Item Fee.....	\$0.00
Check Orders Fee	\$0.00
ATM domestic usage:	
Non-Network Fee ATM Withdrawal	\$0.00
Non-CNB ATM fee	(Reimbursement of up to five per month)

Money Market & Savings Products

Private Money Market Deposit Account ^{1, 2}

Minimum to Open	\$100.00
Monthly Maintenance Fee.....	\$0.00
Minimum Balance to Avoid Monthly Maintenance Fee.....	\$0.00
Minimum Daily Collected Balance to Earn Disclosed APY.....	\$0.00
If Transactions Exceed the Legal Limit, each	\$10.00

Miscellaneous Service Charges for City National Bank Account Holders

See the current *Disclosures & Schedule of Fees for Personal Accounts*, which was also provided to you, for a listing of other applicable fees/charges that may apply. In addition, this *Disclosures & Schedule of Fees* is also available on our web page citynational.com by selecting the **Disclosures** link at the bottom of the page or at any Banking Center.