

## Disclosures & Schedule Of Fees for Personal Accounts

*Effective November 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, Savings & 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.

**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. See note 3 for Money Market Gold Account variance.

**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.

### Checking Products

#### Regular Checking Account

Minimum to Open .....	\$100.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee; or .....	\$1,500.00
Minimum Daily Balance to Avoid Monthly Maintenance Fee.....	\$750.00
Monthly Maintenance Fee .....	\$15.00
Per Item Charge .....	\$0.00

#### Special Checking Account

Minimum to Open .....	\$50.00
Monthly Maintenance Fee .....	\$5.00
Maximum of seven (7) checks paid per statement cycle. A fee for each excess check will be charged .....	\$0.75

#### CNB @ Work Checking Account <sup>1</sup>

Minimum to Open .....	\$0.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee .....	\$0.00
Monthly Maintenance Fee .....	\$0.00
Per Item Fee.....	\$0.00

#### CNB @ School Checking Account <sup>11</sup>

Minimum to Open .....	\$0.00
Minimum Average Daily Balance to Avoid Monthly Maintenance Fee .....	\$0.00
Monthly Maintenance Fee .....	\$0.00
Per Item Fee.....	\$0.00
Incoming Wire Transfers - Foreign / Domestic .....	\$0.00
Cashier's Checks .....	\$0.00

#### Interest Checking Account <sup>2</sup>

Minimum to Open .....	\$100.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee; or .....	\$2,500.00
Minimum Daily Balance to Avoid Monthly Maintenance Fee.....	\$1,500.00
Monthly Maintenance Fee .....	\$15.00
Per Item Charge .....	\$0.35

### International Personal Checking Account

Minimum to Open.....	\$25,000.00
Minimum Daily Balance to Avoid Monthly Maintenance Fee .....	\$25,000.00
Monthly Maintenance Fee.....	\$75.00

### Money Market & Savings Products

#### Money Market Deposit Account

Minimum to Open.....	\$3,500.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee ....	\$3,500.00
Monthly Maintenance Fee.....	\$15.00
Minimum Daily Collected Balance to Earn Disclosed APY <sup>4</sup> .....	\$3,500.00
If Transactions Exceed the Legal Limit, each.....	\$10.00

#### Money Market Gold Deposit Account

Minimum to Open.....	\$50,000.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee .....	\$50,000.00
Monthly Maintenance Fee.....	\$15.00
If Transactions Exceed the Legal Limit, each.....	\$10.00

#### Minimum Daily Ledger Balance Tiers to Earn Disclosed APY<sup>3</sup>

	Minimum Balance
	<u>Balance Tiers</u>
	\$0.01 - 49,999.99.....
	\$0.01
	\$50,000.00 - 99,999.99.....
	\$50,000.00
	\$100,000.00 - 249,999.99.....
	\$100,000.00
	\$250,000.00 and Over.....
	\$250,000.00

#### Regular Savings Account

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee .....	\$500.00
Monthly Maintenance Fee.....	\$5.00
Minimum Daily Collected Balance to Earn Disclosed APY <sup>4</sup> .....	\$100.00
If Transactions Exceed the Legal Limit, each.....	\$10.00

#### Youth Savings Account <sup>5</sup>

Minimum to Open.....	\$50.00
Minimum Average Monthly 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

### International Personal Money Market Account

Minimum to Open.....	\$25,000.00
Minimum Daily Balance to Avoid Monthly Maintenance Fee .....	\$25,000.00
Monthly Maintenance Fee.....	\$75.00
Minimum Daily Collected Balance to Earn Disclosed APY <sup>4</sup> .....	\$25,000.00
If Transactions Exceed the Legal Limit, each.....	\$10.00

**(The International Personal Money Account will not be tied to balance tiers)**

### Interest and Other Information for 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 of the Certificate of Deposit	Penalty for funds withdrawn prior to the maturity date:
7 days	7 days simple interest earned
30 days up to and including six months	Based on a 12 month year, the penalty will be 1 month of the simple interest earned (this computation is based on a 360 day year)
Six months and up to one year	Based on a 12 month year, the penalty will be 3 months of the simple interest earned (this computation is based on a 360 day year)
Greater than one year	Based on a 12 month year, the penalty will be 6 months of the simple interest earned (this computation is based on a 360 day year)

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**

Minimum to Open ..... \$1,000.00  
 Minimum Balance to Earn Disclosed APY ..... \$1,000.00

**Individual Retirement Account (IRA)**

**Certificate of Deposit**

Minimum to Open ..... \$500.00  
 Minimum Balance to Earn Disclosed APY ..... \$500.00

**Jumbo Certificate of Deposit**

Minimum to Open ..... \$100,000.00  
 Minimum Balance to Earn Disclosed APY ..... \$100,000.00

**International Personal Certificate of Deposit**

Minimum to Open ..... \$1,000.00  
 Minimum Balance to Earn Disclosed APY ..... \$1,000.00

**Relationship Banking Programs**

CNB offers a relationship banking program for those customers who maintain multiple accounts with CNB. The Relationship banking package allows you to combine the balances of the following types of accounts in order to avoid account maintenance fees.

- ▶ Regular Checking
- ▶ Savings
- ▶ Money Market Gold
- ▶ Individual Retirement Accounts
- ▶ Interest Checking
- ▶ Money Market
- ▶ Certificates of Deposit

The terms and conditions of each of the accounts remain the same, except the minimum balance requirements required to avoid a monthly fee, which is replaced by the requirements stated below. By maintaining the combined account balance requirements, you also may have the fees for many of the CNB's services waived. Contact your CNB representative for a list of these services.

**Select Package<sup>6</sup>**

Minimum Combined Average Daily Balance to Avoid Monthly Maintenance Fee ..... \$20,000.00  
 Monthly Maintenance Fee ..... \$20.00

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

Account Research/Reconciliation (Hourly Rate) ..... \$25.00  
 ACH Auto Sweep ..... \$5.00  
 Annual IRA Fee ..... \$15.00  
 ATM/Visa Check Card Replacement Fee ..... \$10.00  
 ATM/Visa Check Card & PIN Express Rush Delivery Fee.....(2 day) ..... \$105.00  
 ATM/Visa Check Card Express Rush Delivery Fee .....(2 day) ..... \$67.00  
 ATM/Visa Check Card PIN Express Rush Delivery Fee .....(2 day) ..... \$67.00  
 ATM/Visa Check Card & PIN Express Delivery Fee .....(3 day) ..... \$75.00

ATM/Visa Check Card Express Delivery Fee .....(3 day) ..... \$37.00  
 ATM/Visa Check Card PIN Express Delivery Fee.....(3 day) ..... \$37.00  
 Bearer Bonds and Coupons (Collection) ..... \$40.00  
 Cashiers Checks ..... \$30.00  
 Check Printing Fee ..... Varies depending on type and style of check  
 Collections (Domestic) Incoming ..... \$20.00  
     Outgoing ..... \$20.00  
 Collections (Foreign) Clean (Single Document) ..... \$35.00  
     Direct Collections – DFC ..... \$35.00  
     International Postage Fee ..... \$10.00  
     Returned Penalty Charges (Canadian) ..... \$30.00  
     Forgery Charges ..... \$15.00  
 Consulate Letters ..... \$5.00  
 Coupons Returned (per envelope) ..... \$20.00  
 Credit Verifications ..... \$10.00  
 Deposited Items Returned (per item) ..... \$10.00  
 Deposited Items Re-Submitted (per item) ..... \$10.00  
 Dormant Account Fee (monthly fee) ..... \$20.00  
 Foreign Draft ..... \$20.00  
 Foreign Draft Stop Payment ..... \$50.00  
 Foreign Mail (per statement) ..... \$15.00  
 Hold Mail (per statement) ..... \$25.00  
 Non-Sufficient Funds (NSF) *Paid* Item Fee ..... \$33.00  
 Overdraft (OD) Funds *Paid* Item Fee ..... \$33.00  
 Uncollected Funds *Paid* Item Fee ..... \$33.00  
 Non-Sufficient Funds (NSF) *Returned* Item Fee ..... \$25.00  
 Uncollected Funds *Returned* Item Fee ..... \$25.00  
 Levies & Garnishments ..... \$100.00  
 Sustained Overdraft Balance Fee<sup>7</sup> ..... \$20.00  
 Non-Network Fee ATM Withdrawal (per transaction) ..... \$1.25  
     (per inquiry) ..... \$0.50  
 Online Banking ..... \$0.00  
 Access with Bill Payment Option ..... \$0.00  
 Online Banking Fund Transfers and Pay People <sup>8</sup> ..... Fees vary depending on amount of transfer  
 Overdraft Protection Transfer Fee (per transfer) ..... \$10.00  
 Returned Items Special Handling (per item) ..... \$20.00  
 Returned Mail (per statement) ..... \$20.00  
 Safe Deposit Box <sup>9</sup> Key Deposit ..... \$20.00  
     Drilling ..... \$150.00  
     Late Payment Fee ..... \$5.00  
 Stop Payment Order<sup>12</sup>(per item) ..... \$30.00  
 Sweep Repo (monthly fee) ..... \$125.00  
 Temporary Accounts (Accounts Closed within 6 months of opening) ..... \$25.00  
 Traveler's Checks Purchased (\$3.00 Minimum) ..... 2% of Face Value  
 Visa Check Card International Assessment Fees: <sup>10</sup>  
     Single Currency Transactions ..... 0.8% of the transaction amount  
     Multiple Currency Transactions ..... 1.0% of the transaction amount  
 Wire Services Tracer ..... \$35.00  
     Amendment ..... \$35.00  
     Recalling Funds ..... \$40.00  
 Wire Transfers Domestic / International Incoming ..... \$15.00  
     Domestic Outgoing ..... \$35.00  
     Foreign / International Outgoing ..... \$50.00

**Additional Foreign Wire Transfer Fee Information**

Correspondent bank charges will be deducted from the amount received by the beneficiary. The charge will vary depending on the amount of the wire, ranging from \$8.00 to \$30.00, and is subject to change. These charges apply if a CNB correspondent bank is used, however if the sender chooses a different intermediary bank, CNB has no control over the amount charged. Also, the beneficiary may be charged a fee for receiving an incoming wire, which is controlled by the beneficiary bank. In addition to the Wire Transfer fees charged, CNB retains a nominal spread on the Foreign Exchange (FX) rate provided by our correspondent bank. Upon request, CNB will provide you with that spread on the Foreign Exchange (FX) rate.

**Miscellaneous Service Charges for Non-Account Holders**

ATM Usage Fee ..... \$3.95

**Item Processing, Posting and Payment**

We may not process and post credit, debits, and holds to your account in the order they occur or we receive them. When multiple items are presented on a banking day, the Bank generally processes all credit items deposited (e.g., deposited checks, incoming wire transfers, etc.) first, followed by debit items (e.g., outgoing wires, checks, etc.). You agree that we may credit items to and debit items from your account by posting such items arriving to your account on the same day by order of posting and category which we choose in our sole discretion. Typical categories of payment/debit types include: ACH, cashed out items, ATM transactions, point-of-sale (POS), Wires, inter-day transfers between your accounts, and checks. In choosing processing priorities for checks and other debit items, the posting order for all categories of debits, except fees, will be handled in the same manner, posting lowest-to-highest dollar amount. For example, in the category of check processing, we will process checks received on a given day from lowest-to-highest. We may change the priority or order of any category, at any time, without notice to you; however, for your benefit, we will not change the lowest-to-highest payment of items within a category without prior notice. We further reserve the right to change the order of posting / payment priority without notice to you if we suspect fraud or possible illegal activity

affecting your account. If the dollar amount of the debit items received exceeds the amount available, at the time those items are presented, the Bank, at its discretion may pay or return those items. For each item presented in excess of the amount available in the account, the Bank may impose a fee. Please refer to the Bank's applicable *Disclosure & Schedule of Fees* for the current amount of those fees. In order to avoid overdraft charges CNB provides you with the option to link your Checking account with any combination of 'Savings/Money Market'\* or other Checking account to transfer funds should your Checking account become overdrawn. CNB will charge a \$10.00 Overdraft Protection Transfer fee for each transfer. Transfers will occur in increments of \$25.00 except when 1) the paid

overdraft exceeds the available balance or 2) you have an overdraft in your account. In both instances 1) & 2), the entire available balance in the funding account will be transferred to the funded account. There is no initial setup fee required. In addition, you may link your City National line of credit to your Checking account(s). \* Federal law limits preauthorized transfers or withdrawals, or a combination of such transfers or withdrawals to no more than 6 per monthly statement cycle from a Savings or Money Market Account. Additional fees may be incurred if this limit is exceeded.

## Notes

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- 1 - This product is offered to employees of existing CNB commercial customers. Account related Service Charges apply.
- 2 - If you close your account before interest is credited, you will not receive the accrued interest.
- 3 - The daily periodic rate is applied to the ledger balance from the day of deposit on Money Market Gold.
- 4 - No interest will be earned if the balance falls below the minimum required collected balance.
- 5 - Youth Savings Accounts are available to customers under 18 years of age. Terms of Regular Savings Account will apply when minor reaches the age of 18.
- 6 - The Select Package requires at least one personal Regular Checking Account or Interest Checking Account to be eligible.
- 7 - A sustained overdraft balance fee will be charged to your account in the event the overdraft remains outstanding for five (5) consecutive business days. This fee will apply to each new overdraft that remains outstanding for five (5) consecutive business days.
- 8 - Please refer to Online Banking Funds Transfer Fee disclosure link for funds transfers and Pay People fee details.
- 9 - Contents of safe deposit boxes are not insured by the FDIC.
- 10 - Percent of amount for transactions done outside the U.S. whether foreign currency is converted or not.
- 11 - This product is offered to students and employees of educational institutions. Must be at least 18 years of age to be eligible for this account.
- 12 - If we have not already paid a check or other item drawn on your account, then at your request we may accept a stop payment order on it. Properly signed stop payment orders are effective for six (6) months after the date received and will automatically expire after that period unless renewed in writing (upon renewal additional fees will apply). Electronic/ ACH stop payments do not expire and will remain effective unless you revoke the stop payment order in writing. Refer to the Deposit Agreement for additional details on stop payments.