

CITY NATIONAL BANK DEPOSIT SWEEP PROGRAM
Effective date May 1, 2023

RATE OF RETURN

Program Bank Interest Rate (assets up to \$5,000,000)

Interest Rate: 4.04%
Annual Percentage Yield (APY): 4.12%

CNB Deposit Account Interest Rate (assets over \$5,000,000)

Interest Rate: 4.04%
Annual Percentage Yield (APY): 4.12%

Interest rate and APY are accurate as of 05/01/23 and may change at any time without notice. The interest rate and APY apply to funds in excess of the Checking Account Target Balance that are swept to Program Banks and the CNB Deposit Account. The applicable interest accrues daily and is compounded and paid to the Checking Account monthly. Rates on the CNB Bank Deposit Sweep Program are reset daily, and are effective on the next business day and may fluctuate daily. Please contact your Relationship Manager or call 1-800-773-7100 for current rate information.

Banks participating in the Program¹

Bank Name	Location
Citibank	Sioux Falls, SD
Citizens Bank	Providence, RI
Morgan Stanley Private Bank	Purchase, NY
Morgan Stanley Bank	Salt Lake City, UT
Manufacturers and Traders Trust	Buffalo, NY, NY
HSBC Bank USA	Tysons, VA, VA
Comerica Bank	Dallas, TX
First Horizon Bank	Memphis, TN
BOKF	Tulsa, OK
Associated Bank	Green Bay, WI
Umpqua Bank	Roseburg, OR
Sallie Mae Bank	Salt Lake City, UT
Bank OZK	Little Rock, AR
Simmons Bank	Pine Bluff, AR
Arvest Bank	Fayetteville, AR
United Community Bank	Greenville, SC
Centennial Bank	Conway, AR
Cathay Bank	Los Angeles, CA
Customers Bank	Phoenixville, PA
Independent Bank	Mckinney, TX
Axos Bank	San Diego, CA
Renasant Bank	Tupelo, MS
Tristate Capital Bank	Pittsburgh, PA
Comenity Capital Bank	Draper, UT
NexBank	Dallas, TX
Enterprise Bank & Trust	Clayton, MO
Israel Discount Bank of New York	New York, NY
Bell Bank	Fargo, ND
Busey Bank	Champaign, IL
Veritex Community Bank	Dallas, TX
Seacoast National Bank	Stuart, FL
EagleBank	Bethesda, MD
Wintrust Bank	Chicago, IL
ConnectOne Bank	Englewood Cliffs, NJ
Banc of California	Santa Ana, CA
SoFi Bank	Cottonwood Heights, UT
Comenity Bank	Wilmington, DE
Amerant Bank	Coral Gables, FL
Nicolet National Bank	Green Bay, WI
Premier Bank	Youngstown, OH
Kearny Bank	Kearny, NJ
Luther Burbank Savings	Santa Rosa, CA



The Bancorp Bank
Midland States Bank
Union Bank and Trust Company
Lake Forest Bank & Trust
Liberty Bank
Beal Bank
Pathward
The Washington Trust Company of Westerly
CrossFirst Bank
Forbright Bank
Peapack-Gladstone Bank
Metropolitan Commercial Bank
Brookline Bank
Merrick Bank
CNB Bank
WEX Bank
American National Bank
Hinsdale Bank & Trust Company
Enterprise Bank and Trust Company
First Bank & Trust
Northbrook Bank and Trust Company
Choice Financial Group
River City Bank
Hills Bank and Trust Company
City Bank
First State Community Bank
Third Coast Bank
Town Bank
The National Bank of Indianapolis
Bank Rhode Island
First Guaranty Bank
The Bank of Tampa
Wheaton Bank & Trust
First Business Bank
Orrstown Bank
First Western Trust Bank
Northern Bank & Trust Company
Northeast Bank
Village Bank and Trust
Investar Bank
First PREMIER Bank
First Farmers Bank and Trust Company
First Dakota National Bank
1st Security Bank of Washington
Libertyville Bank & Trust Company
Bravera Bank
American Bank
Machias Savings Bank
Old Plank Trail Community Bank
Southern Bancorp Bank
Stearns Bank
St. Charles Bank & Trust Company
Beverly Bank & Trust Company
First Carolina Bank
Tradition Capital Bank
Dedham Institution for Savings
Ion Bank
Meridian Bank
Community National Bank
California Bank of Commerce
First Western Bank & Trust
WebBank
Ephrata National Bank
State Bank of the Lakes
Schaumburg Bank & Trust Company
South Central Bank
American National Bank & Trust
Washington Financial Bank
Lake Ridge Bank
Gorham Savings Bank

Wilmington, DE
Effingham, IL
Lincoln, NE
Lake Forest, IL
Middletown, CT
Plano, TX
Sioux Falls, SD
Westerly, RI
Leawood, KS
Potomac, MD
Gladstone, NJ
New York, NY
Brookline, MA
South Jordan, UT
Clearfield, PA
Sandy, UT
Omaha, NE
Hinsdale, IL
Lowell, MA
Brookings, SD
Northbrook, IL
Fargo, ND
Sacramento, CA
Hills, IA
Lubbock, TX
Farmington, MO
Humble, TX
Hartland, WI
Indianapolis, IN
Providence, RI
Hammond, LA
Tampa, FL
Wheaton, IL
Madison, WI
Shippensburg, PA
Denver, CO
Woburn, MA
Portland, ME
Arlington Heights, IL
Baton Rouge, LA
Sioux Falls, SD
Converse, IN
Yankton, SD
Mountlake Terrace, WA
Libertyville, IL
Dickinson, ND
Corpus Christi, TX
Machias, ME
New Lenox, IL
Arkadelphia, AR
Saint Cloud, MN
Saint Charles, IL
Chicago, IL
Rocky Mount, NC
Wayzata, MN
Dedham, MA
Naugatuck, CT
Paoli, PA
Midland, TX
Walnut Creek, CA
Minot, ND
Salt Lake City, UT
Ephrata, PA
Antioch, IL
Schaumburg, IL
Glasgow, KY
Wichita Falls, TX
Washington, PA
Cross Plains, WI
Gorham, ME

Moody National Bank
Vista Bank
Crystal Lake Bank and Trust Comp
Georgia Banking Company
First Financial Northwest Bank
Cogent Bank
Pathfinder Bank
Legacy Bank & Trust Company
Citizens Alliance Bank
North State Bank
Montgomery Bank
Bank of New England
InBank
Central Bank Illinois
Frontier Bank
County National Bank
Pacific National Bank
Northwest Bank
MapleMark Bank
Northwest Community Bank
State Bank of India (California)
NBKC Bank

Galveston, TX
Dallas, TX
Crystal Lake, IL
Atlanta, GA
Renton, WA
Orlando, FL
Oswego, NY
Mountain Grove, MO
Clara City, MN
Raleigh, NC
Sikeston, MO
Salem, NH
Raton, NM
Geneseo, IL
Omaha, NE
Hillsdale, MI
Miami, FL
Boise, ID
Dallas, TX
Winsted, CT
Los Angeles, CA
Leawood, KS

¹Bank List subject to change. Please check www.cnb.com/cnbdepositsweep for updates. Refer to the *City National Bank Deposit Sweep Program Disclosure Document (Disclosure)* for complete terms and conditions that govern the City National Bank Deposit Sweep Program and for information on the maximum amounts that may be placed in one or more Program Banks. *It is your obligation to monitor the total amount of deposits that you have at each Program Bank, including through bank accounts, certificates of deposit, and deposits held through other banks, to determine the amount of FDIC insurance coverage available to you.* Please contact your Relationship Manager or call 1-800-773-7100 to opt out of placing funds at a particular Program Bank. As more fully described in the Disclosure, opting out of a Program Bank may affect the amount of your deposits eligible for FDIC insurance.