

City National Bank Deposit Sweep Program

For clients enrolled on or after September 29, 2025

Effective date September 29, 2025

PROGRAM LIMIT

The Program Limit is \$50,000,000.

RATE OF RETURN

Program Bank Interest Rate

Balance Tier	Interest Rate	Annual Percentage Yield (APY)
\$50,000,000.01 and above	3.37%	3.43%
\$25,000,000.01 to \$50,000,000.	3.37%	3.43%
\$10,000,000.01 to \$25,000,000.00	3.37%	3.43%
\$5,000,000.01 to \$10,000,000.00	3.37%	3.43%
\$2,500,000.01 to \$5,000,000.00	2.75%	2.79%
\$1,000,000.01 to \$2,500,000.00	2.40%	2.43%
\$250,000.01 to \$1,000,000.00	1.90%	1.92%
\$0.01 to \$250, 000.00	1.20%	1.21%

Interest rate and APY are accurate as of 09/29/25 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 City National Bank Deposit Account. The applicable interest accrues daily and is compounded and paid to the Checking Account monthly. Rates on the City National 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.

Please check www.cnb.com/cnbdepositsweep for updates. Refer to the [City National Bank Deposit Placement Agreement](#) 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 access the Depositor Control Panel to see the participating Program Banks or opt out of placing funds at a particular Program Bank; or you may contact your Relationship Manager, or call 1-800-773-7100. As more fully described in the Placement Agreement, opting out of a Program Bank may affect the amount of your deposits eligible for FDIC insurance.