

City National Bank Visa® Crystal Commercial Credit Card Taxi and Limousine 5% Discount through Statement Credit Program Disclosure

Under the **City National Bank Visa Crystal Commercial Credit Card Taxi and Limousine 5% Discount through Statement Credit Program (the "Taxi/Limousine Program")**, each cardholder under the City National Bank Visa Crystal Commercial Credit Card account ("Commercial Card Account") may receive a discount of 5% of Qualifying Taxi and Limousine Purchases (as defined below) charged to the cardholder's Visa Crystal Commercial Card ("Cardholder Account") in each calendar year, up to a maximum discount of \$5,000 per calendar year.

The discount will be in the form of a statement credit to the individual Cardholder Account and will appear as "Taxi and Limo Discount". To receive the statement credit, both the Cardholder Account and the Commercial Card Account must be open and in good standing (i.e. not in default) on the date the statement credit is posted to the Cardholder Account. Please allow 4 to 6 weeks after making a Qualifying Taxi and Limousine Purchase to receive the statement credit.

To qualify as a Qualifying Taxi and Limousine Purchase, the transaction must:

- (i) be completed using the cardholder's full 16-digit City National Bank Visa Crystal Commercial Card number;
- (ii) post to the Cardholder's Account during the calendar year; and
- (iii) be identified as a qualifying taxi or limousine purchase transaction, based on the information available on Visa's proprietary network (VisaNet). The merchant must submit transaction under the appropriate merchant code, industry code, or required service or product identifier for the transaction to be identified as a Qualifying Taxi and Limousine Purchase. City National Bank and Visa rely on the merchant to submit the correct information for the transaction.

Please call (800) 998-6206 if a statement credit has not posted to the Cardholder Account within 6 weeks from the date the Qualifying Taxi and Limousine Purchase was charged to the Cardholder Account.

This Taxi/Limousine Program offer cannot be combined with any other City National Bank promotional reward offers. City National Rewards® Points are not earned on any taxi and limousine purchases. The maximum statement credit amount for each Cardholder Account under the Taxi/Limousine Program per calendar year is \$5,000.

City National Bank reserves the right to end the Taxi/Limousine Program at any time. Qualifying Taxi and Limousine Purchases made prior to the termination of the Taxi/Limousine Program and charged to the Cardholder Account will receive the Taxi/Limousine Program discount as state above.



City National Bank Visa® Crystal Commercial Credit Card Incidental Airline Fee Discount through Statement Credit Program Disclosure

Under the **City National Bank Visa Crystal Commercial Credit Card Incidental Airline Fee Discount through Statement Credit Program** (the "Incidental Airline Fee Program"), each cardholder under the City National Bank Visa Crystal Commercial Credit Card account ("Commercial Card Account") may receive a discount up to \$250 per calendar year for Qualifying Airline Purchases (as defined below) charged to the cardholder's Visa Crystal Commercial Card ("Cardholder Account").

The discount will be in the form of a statement credit to the individual Cardholder Account and will appear on the statement as "Travel Fee Rebate". To receive the statement credit, both the Cardholder Account and the Commercial Card Account must be open and in good standing (i.e., not in default) on the date the statement credit is posted to the Cardholder Account. Please allow 2 to 4 weeks after a Qualifying Airline Purchase is charged for a statement credit to be posted to the Cardholder Account.

Qualifying Airline Purchases are defined as incidental airline fee transactions made at eligible **US-Domestic Airline Carriers** ("Eligible Airline") and include: upgrade charges, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, airport lounge day passes, onboard wireless charges, Gogo® inflight wireless, CLEAR® Membership, airline lounge club annual memberships, Global Entry Membership¹ and TSA Pre✓™ Membership² transactions, and may vary depending on the airline.

Airline ticket purchases, mileage point purchases, mileage points, transfer fees, gift cards, duty free purchases, award tickets and fees incurred with airline alliance partners do not qualify as Qualifying Airline Purchases. Airport lounge fees not affiliated with airlines and transactions made with travel agencies are also not deemed to be Qualifying Airline Purchases. All incidental airline fees must be separate charges from airline ticket charges and must be made with an Eligible Airline.

To qualify as a Qualifying Airline Purchase, the transaction must:

- (i) be completed using the cardholder's full 16-digit City National Bank Crystal Visa Commercial Card number;
- (ii) post to the Cardholder Account during the calendar year; and
- (iii) be identified as a Qualifying Airline Purchase, based on the information available on Visa's proprietary network (VisaNet). The Eligible Airline must submit the incidental airline fee transaction under the appropriate merchant code, industry code, or required service or product identifier for the transaction to be identified as a Qualifying

Airline Purchase transaction. City National Bank and Visa rely on the airlines to submit the correct information on airline transactions, so please call (800) 998-6205 if a statement credit has not posted to the Cardholder Account within 4 weeks from the date the Qualifying Airline Purchase was charged to the Cardholder Account.

This Incidental Airline Fee Program offer cannot be combined with any other City National Bank promotional reward offers. The maximum statement credit amount for each Cardholder Account under the Incidental Airline Fee Program per calendar year is \$250.

City National Bank reserves the right to end the Incidental Airline Fee Program at any time. Qualifying Airline Purchases made prior to the termination of the Incidental Airline Fee Program and charged to the Cardholder Account will receive the Incidental Airline Fee Program discount as stated above.

¹ Global Entry is a U.S. Customs and Border Protection program. Neither City National Bank nor Visa has any control over the application and/or approval process, and neither has access to any information provided to the government by the Visa Crystal Commercial Card cardholder. Neither City National Bank nor Visa has any liability regarding the Global Entry program. Other U.S. Customs & Border Protection programs, including NEXUS and SENTRI, are not eligible for the incidental airline fee discount. For more information about the application and/or approval process and to view the full terms, conditions and fees of this program, please visit www.globalentry.gov.

² TSA Pre✓™ is an intelligence-driven program managed by the U.S. Transportation Security Administration. It is an expedited security screening program available for select travelers who are traveling domestically within the United States and for international travel when departing from a U.S. airport that participates in the program. The airline also must be participating in the program. Selection for expedited screening is made on a per flight basis and is not guaranteed. Neither City National Bank nor Visa has any liability regarding the TSA Pre✓™ program. For more information about the TSA Pre✓™ program, visit tsa.gov.

