FEE SCHEDULE AND OTHER INFORMATION

COMMERCIAL CREDIT CARDS

For use with Commercial Credit Card Agreement (the "**Agreement**")

Visa® Commercial Card and Visa® Crystal Commercial Card

July 28, 2026

The information listed herein is correct as of July 28, 2026 and is subject to change at any time without prior notice. To receive the most recent information, please contact your Relationship Manager or Client Service Representative.

Fee/Rate	Visa Commercial Card without City National Rewards	Visa Commercial Card with City National Rewards	Visa Crystal Commercial Card with or without City National Rewards
Set-up Fee	None	None	None
Annual Account Fee	None	None	$400
Per Card Fee	None	$50 per Card	$75 per Card
Annual Percentage Rate (APR) for Purchases+	15.96%	15.96%	15.96%
APR for Cash Advances+	15.96%	15.96%	15.96%
Cash Advance Fee	2% (minimum $2.00)	2% (minimum $2.00)	2% (minimum $2.00)
Foreign Transaction Fee	3%	3%	None
Overlimit Fee	$35	$35	$35
Late Charge	$35	$35	$35
Returned Payment Charge	$20	$20	$20

+ The current APR will be set forth on your billing statement.

ANNUAL FEES

Annual Account Fee

- **For VISA Commercial Account without City National Rewards®**, there is no Annual Account Fee with respect to an Account.
- **For VISA Commercial Account with City National Rewards®**, there is no Annual Account Fee with respect to an Account.
- **For Visa Crystal Commercial Card Account**, you agree to pay us a nonrefundable Annual Account Fee shown on the Fee/Rate table above each year for your Commercial Account. The Annual Account Fee will be charged to your Commercial Account in the first billing cycle after the cycle in which the Commercial Account was opened, and on the billing statement closing date in the billing cycle in which the anniversary of the Commercial Account opening date occurs, each year thereafter. If you select Cardholder Statements, the Annual Account Fee will be billed separately and appear on its own billing statement.

Subject to applicable law, we are entitled to collect the above Annual Account Fee once it is posted to an Account even if the Account is not used or is subsequently suspended, closed or terminated for any reason. The Annual Account Fee will be billed to the purchase segment of an Account and applied against the Credit Limit for the Commercial Account and for the applicable Account, respectively.

Per Card Fee

- **For VISA Commercial Account without City National Rewards®**, there is no Per Card Fee for any Card issued with respect to an Account.
- **For VISA Commercial Account with City National Rewards®**, you agree to pay us a nonrefundable Per Card Fee shown on the Fee/Rate table above for each Card issued under an Account. The Per Card Fee will be posted in your Account in the month in which the Card is issued and in the same month each year thereafter.
- **For Visa Crystal Commercial Card Account,** you agree to pay us a nonrefundable Per Card Fee shown on the Fee/Rate table above for each Card issued under an Account. The Per Card Fee will be posted in your Account in the month in which the Card is issued and in the same month each year thereafter.

Subject to applicable law, we are entitled to collect the Per Card Fee once it is posted to an Account even if you do not use the Card or the Account, or if either the Card or your Account is subsequently suspended, closed or terminated for any reason. The Per Card Fee will be billed to the purchase segment of an Account and applied against the Credit Limit for the Commercial Account and for the applicable Account, respectively.

FINANCE CHARGES

Total Finance Charge

The Total Finance Charge imposed on an Account for a billing cycle is equal to the sum of all Periodic Finance Charges, Cash Advance Fees and Foreign Transaction Fees posted to the Account during the billing cycle. The Periodic Finance Charge will be posted to the Account on the last day of the billing cycle. On Cardholder Statements, the rate shown on the most recent billing statement for "Annual Percentage Rate" will be calculated based on the Total Finance Charge for that billing cycle. This may exceed the rate shown for "Corresponding Annual Percentage Rate," which rate reflects only the Periodic Finance Charge and does not include any Cash Advance Fees and Foreign Transaction Fees posted to the Account. Periodic Finance Charges, Cash Advance Fees and Foreign Transaction Fees will be charged to an Account as described below. We may use mathematical formulas that produce equivalent results to calculate the Periodic Finance Charge and any related items stated below.

Periodic Finance Charges

On Purchases—The Periodic Finance Charge for a billing cycle will be computed on the Average Daily Balance (including new purchases). A Periodic Finance Charge will be charged to an Account if we do not receive the full amount of the New Balance (which is the outstanding balance at the end of the billing cycle of the Account) listed on the billing statement on or before its Payment Due Date. For each Account, we determine the Periodic Finance Charge on purchases as follows: On each day of the billing cycle, we take the beginning balance of the purchase segment of the Account, add any new purchases, late charges and other charges (excluding Annual Fees and unpaid Finance Charges) posted to the purchase segment of the Account that day, and subtract any payments and other credits posted to the purchase segment of the Account that day, and make any appropriate corrections or adjustments. This determines the Daily Balance of purchases for the Account. If the Daily Balance is negative, it is considered to be zero. We then add all of the Daily Balances of purchases for the billing cycle and divide that total by the number of days in the billing cycle. This determines the Average Daily Balance for purchases for the Account. We then multiply the Average Daily Balance for purchases by the Daily Periodic Rate of, and multiply the result by the number of days in the billing cycle. This gives us the Periodic Finance Charge for purchases, which will be posted to the purchase segment of the Account.

On Cash Advances—For each Account, a Periodic Finance Charge will be imposed for each Cash Advance from the day the Cash Advance is obtained until the day we receive payment for the full amount of the Cash Advance. We determine the Periodic Finance Charge on Cash Advances as follows: On each day of the billing cycle, we take the beginning balance of the Cash Advance segment of the Account, add any new Cash Advances and other related charges posted to the Cash Advance segment of the Account that day (excluding unpaid Finance Charges), subtract any payments and other credits related to Cash Advances posted to the Cash Advance segment of the Account that day, and make any appropriate corrections or adjustments. This determines the Daily Balance of Cash Advances for the Account. If the Daily Balance is negative, it is considered to be zero. We then add all of the Daily Balances for Cash Advances for the Account, and divide that total by the number of days in the billing cycle. This determines the Average Daily Balance for Cash Advances for the Account. We then multiply the

Average Daily Balance for Cash Advances by the Daily Periodic Rate, and multiply the result by the number of days in the billing cycle. This gives us the Periodic Finance Charge for Cash Advances, which will be posted to the Cash Advance segment of the Account.

As used herein, "Daily Periodic Rate" means the current Annual Percentage Rate divided by 365, and is set forth on your billing statement.

Transaction Finance Charges

Cash Advance Fee—For each Account, a Cash Advance Fee will be imposed for each Cash Advance charged to the Account during the billing cycle. The Cash Advance Fee is equal to 2% of the amount of the Cash Advance, with a minimum Cash Advance Fee of $2.00. The Cash Advance Fee will be posted to the Cash Advance segment of the Account on the same day that the Cash Advance is posted.

Foreign Transaction Fee—***Except for VISA Crystal Accounts and VISA Commercial Accounts domiciled in our New York Offices***, a Foreign Transaction Fee will be imposed, which will equal 3% of the U.S. Dollar amount of all foreign purchase, credit voucher, and cash disbursement original and reversal transactions, regardless of whether or not the transaction is made in U.S. Dollars or in currency other than U.S. Dollars (the "**transaction currency**") and then converted to U.S. Dollars. The Foreign Transaction Fee will be posted to the same segment of an Account (*i.e.,* purchase or Cash Advance), and on the same day, as the underlying transaction. If a transaction is made in a transaction currency, Visa will convert the transaction into a U.S. Dollar amount (the "**billing currency**") and the Foreign Transaction Fee will be imposed on the converted U.S. Dollar amount.

OVERLIMIT FEES

We may assess each Account an Overlimit Fee of $35.00 during any billing cycle in which an advance causes the outstanding balance of such Account to exceed its Credit Limit. Our decision to impose an Overlimit Fee will not affect any other right that we have under this Agreement, including declaring a default.

LATE CHARGES

We may assess an Account a late charge of $35.00 if the Minimum Payment Due on an Account is not received at the address shown on the billing statement as follows: (i) by the Payment Due Date shown on the billing statement if the Account is either on a 7-Day Cycle or a 14-Day Cycle, or (ii) within ten (10) days

after the Payment Due Date shown on the billing statement if the Account is on a Monthly Cycle. In addition, for VISA Crystal Accounts, we also may assess the above late charge if the Annual Account Fee, which if you elect Cardholder Statements is billed separately, is not paid (i) by the Payment Due Date shown on the billing statement if the Account is either on a 7-Day Cycle or a 14-Day Cycle, or (ii) within ten (10) days after Payment Due Date shown on the billing statement if the Account is on a Monthly Cycle. Our decision to impose a late charge will not affect any other right that we have under this Agreement, including declaring a default.

RETURNED PAYMENT CHARGES

We may charge an Account $20.00 each time a check or other payment instrument, including any postdated check, or electronic debit, or any other form of payment is not honored or is returned to us unpaid for any reason. Our decision to impose this charge will not affect any other right we may have under this Agreement, including declaring a default.

LOAN CHARGES

If the Commercial Account is subject to a law that sets maximum loan charges, and that law is finally interpreted so that the interest or other charges collected, or to be collected in connection with the Commercial Account, exceeds the permitted limits, then: (i) any such charge will be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from you which exceeded permitted limits will be refunded to you. At our option, we will refund the excess either by reducing the principal owed under the Commercial Account or by making a direct payment to you.

City National Bank

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