CITY NATIONAL BANK
AN RBC COMPANY

City National Crystal Visa Infinite® Credit Card

PRICING INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers[1]	**20.75%** or **24.75%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	**26.75%** This APR will vary with the market based on the Prime Rate.*
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $0.70.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection at http://www.consumerfinance.gov/learnmore.

Fees	
Set-up and Maintenance Fees	
• Annual Fee	**$400**
• Additional Card Fee	**$95** annually for each card issued after the first card.
Transaction Fees	
• Balance Transfer[1]	Either **$5** or **3%** of the amount of each balance transfer, whichever is greater.
• Cash Advance	Either **$5** or **3%** of the amount of each cash advance, whichever is greater.
• Foreign Transaction	**None**
Penalty Fees	
• Late Payment	Up to **$15**
• Returned Payment	Up to **$20**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

*The Prime Rate means the highest U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal on the last business day (Monday through Friday, excluding federal legal holidays) of the month. The Prime Rate current within the last 30 days is 7.00%. We add a margin of either 13.75% or 17.75% to the Prime Rate to determine the APR for Purchases and Balance Transfers, based on your creditworthiness. We add a margin of 19.75 to the Prime Rate to determine the APR for Cash Advances.

[1]We are not offering Balance Transfers currently. However, in the future, we may, from time to time and at our option, permit you to obtain Balance Transfers

Note: The APRs and fees set forth above may change at any time, subject to applicable law.

For more information on City National Bank Credit Cards, please contact us at 1-800-773-7100 or visit www.cnb.com. New York Residents may contact the New State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. The telephone number is 1-800-342-3736 and the website address is www.dfs.ny.gov.