

City National Visa® Personal Credit Cards¹

Product Suite



	VISA PLATINUM CARD with City National Rewards®	VISA SIGNATURE® CARD with City National Rewards	CASH BACK VISA SIGNATURE CARD	CRYSTAL® VISA INFINITE® CARD with City National Rewards
				
Rewards Card/ Cash Back Card	Rewards Card	Rewards Card	Cash Back Card	Rewards Card
Rewards Points (per \$1 spent)²	1 Point on purchases	3 Points on gasoline purchases 2 Points on grocery, restaurant, fast food and takeout food dining purchases 1 Point on all other purchases	N/A	3 Points on gasoline, grocery, airline, hotel, taxi (including Uber and Lyft), limousine, rental car, train, bus, restaurant, fast food and takeout food dining purchases 1 Point on all other purchases
Cash Back	N/A	N/A	1.5% per \$1 spent ³	N/A
Travel Benefits	Use Points to Book Air Travel with No Blackout Dates ⁴	Use Points to Book Air Travel with No Blackout Dates ⁴ Visa Signature Luxury Hotel Collection ⁵ Visa Signature Perks ⁷	Visa Signature Luxury Hotel Collection ⁵ Visa Signature Perks ⁷	Use Points to Book Air Travel with No Blackout Dates ⁴ No Foreign Transaction Fees ⁶ Up to \$550 Airline Lounge Club Membership Fee Statement Credit with \$50,000 yearly spend – for any airline lounge club worldwide ⁸ \$250 Airline Incidental Fees Statement Credit per card, per calendar year ⁹ \$100 Visa Infinite Discount Air Benefit ¹⁰ \$100 Global Entry Application Fee Statement Credit ¹¹ Complimentary Priority Pass™ Select Airport Lounge Access ¹² 12 Complimentary Gogo® Inflight Wi-Fi Passes per year ¹³
Concierge Services	N/A	Visa Signature Concierge ¹⁴	Visa Signature Concierge ¹⁴	Crystal Card® Concierge ¹⁵
Annual Fee¹⁶	None	None	None	\$400
Annual Percentage Rate (APR) for Purchases¹⁶	16.00% to 18.00% This rate varies by state. ¹⁷	15.00%	15.00%	13.00%
APR for Cash Advances¹⁶	16.00% to 24.00% This APR varies by state. ¹⁸	21.00%	21.00%	19.00%

¹ All credit cards are subject to credit approval. The benefits and features shown for each credit card are subject to change and cancellation at any time without notice.

² Points are earned on net purchases only (purchases less returns and credits). PIN-based and ATM transactions do not earn Points. For each \$1 spent: (a) Visa Platinum Card with City National Rewards accounts earn 1 Point on net purchases; (b) Visa Signature Card with City National Rewards accounts earn 3 Points on net purchases made at merchants that classify their merchant location for Visa as gasoline stations, 2 Points on net purchases made at merchants that classify their merchant location for Visa as groceries, restaurants, fast food and takeout food dining establishments and 1 Point on all other net purchases; and (c) Crystal Visa Infinite Card with City National Rewards accounts earn 3 Points on net purchases made at merchants that classify their merchant location for Visa in any of the following categories: airlines, hotels, taxis (including Uber and Lyft), limousines, rental cars, trains, buses, gasoline stations, groceries, restaurants, fast food and takeout food dining establishments, and 1 Point on all other net purchases.

We do not determine whether merchants correctly identify and bill transactions as being made at locations in each particular category. However, we do reserve the right to determine which purchases qualify for the 2 or 3 Points on category purchases. Purchases not eligible to receive the 2 or 3 Points on category purchases include, but are not limited to, purchases made at superstores, warehouse clubs, discount stores, and their affiliates, and they will instead receive 1 Point. Online and catalog purchases are not eligible to receive the 2 or 3 Points on category purchases, and they will instead receive 1 Point, unless the merchants have correctly identified and billed the transactions. See *City National Rewards Program Terms, Conditions and Program Rules* (“Program Rules”) and *FAQs* at cnb.com/rewards for more information.

³ The Cash Back Visa Signature Card account earns 1.5% cash back for every U.S. dollar of net purchases (purchases less returns and credits) made by a cardholder using a card issued under the account. Net purchases do not include cash advances, balance transfers, interest charges, finance charges, fees and other charges, adjustments, disputed purchases and any unauthorized or fraudulent transactions. Cash back is earned and credited on an account basis to the card of the primary account holder and not to each card under the Cash Back Visa Signature account. Cash back will continue to be earned and credited to the Cash Back Visa Signature Card account as long as (1) the account has not been canceled or closed by you or City National Bank, and (2) the Cash Back Visa Signature Program (“Program”) has not ended. Cash back earned will be credited to the Cash Back Visa Signature Card account as a statement credit each calendar quarter so long as (a) the cash back amount earned is at least \$25 and (b) the account is in Good Standing at such time. Good Standing means (i) the account is not 31 or more days late or otherwise in default, (ii) the account has not been closed or canceled by you or City National Bank, and is not otherwise unavailable as a source of funding, and (iii) you or any cardholder on the account has not engaged in any fraudulent activity on the account as determined by City National Bank. If the Cash Back Visa Signature Card account is canceled or closed by you or City National Bank, or the Program has ended, any cash back that has been earned but not credited to the account will be forfeited. City National Bank may change the Program and the terms and conditions of the Program at any time and will provide notice as required by applicable law. For complete details on the terms and conditions of the Program, please refer to the *Cash Back Visa Signature Terms and Conditions* at cnb.com/cashbackvisa.

⁴ Terms and conditions apply. Please see the *Program Rules* and *FAQs* at cnb.com/rewards for details.

⁵ For more details about this benefit, see the *Visa Signature Guide to Benefits* on cnb.com and visit visasignaturehotels.com.

⁶ City National Bank does not assess a Foreign Transaction Fee on purchases charged to the Crystal Visa Infinite Card. Except for accounts domiciled in our New York offices, a Foreign Transaction Fee equal to 3.00% of the U.S. dollar amount of each transaction is assessed by City National Bank on purchases charged to the Visa Platinum Card with Rewards, the Visa Signature Card with Rewards, and the Cash Back Visa Signature Card. Foreign Transaction Fee is subject to change without notice.

⁷ For more details, see the *Visa Signature Guide to Benefits* on cnb.com and visit visa.com/signature.

⁸ If the Total Spend on your Crystal Visa Infinite Card account is \$50,000 or greater in the current calendar year or the prior calendar year, you may request and receive a statement credit of up to \$550 for a Qualifying Airline Lounge Membership Fee charged to your Crystal Visa Infinite Card account during the same calendar year in which you request the statement credit. Each Crystal Visa Infinite Card account is eligible for only one (1) Airline Lounge Club Membership Fee Statement Credit per calendar year, regardless of the number of cardholders on the Crystal Visa Infinite Card account. Total Spend means the aggregate amount of the net purchases (purchases less returns and credits) on your Crystal Visa Infinite Card account for all cardholders. A Qualifying Airline Lounge Membership Fee means the annual fee charged by any airline for a Crystal Visa Infinite Cardholder’s membership in that airline’s lounge club and does not include any other amounts charged for use or services obtained at that airline lounge club, including day passes. If at the time you purchase an airline lounge club membership that is also eligible for a statement credit under the Airline Incidental Fees Statement Credit benefit, the Airline Incidental Fees Statement Credit will be applied first, and any amount that is not credited to you as part of the Airline Incidental Fees Statement Credit benefit is available to you as part of the Airline Lounge Club Membership Fee Statement Credit benefit. This benefit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Card account holder. This benefit is subject to change and cancellation at any time without notice. Additional terms and conditions apply. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

⁹ Statement credit is provided under the Airline Incidental Fees Statement Credit benefit and is limited to Qualifying Airline Purchases made at eligible U.S.-Domestic Airline Carriers. Qualifying Airline Purchases must be charged to a Crystal Visa Infinite Credit Card to be eligible for a statement credit. Qualifying Airline Purchases are defined as incidental airline fee transactions made at eligible U.S.-Domestic Airline Carriers and include: ticket change/cancellation fees, checked baggage fees, inflight entertainment, onboard food and beverage charges, airport lounge membership fees and day passes, onboard wireless charges (excluding Gogo Inflight Wi-Fi), and TSA Pre✓® membership application fee. Qualifying Airline Purchases may vary by airline. Merchants are responsible for correctly identifying the transactions under the appropriate codes or identifiers on Visa’s proprietary network. City National Bank and Visa rely on the merchant to submit the correct information for the transaction. Additional conditions, limitations and exclusions apply. This benefit may be subject to taxation and/or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Credit Cardholder. For more information about Qualifying Airline Purchases and this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

TSA Pre✓ is a U.S. Government program operated by the U.S. Department of Homeland Security through the Transportation Security Administration (“TSA”) service. 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 TSA Pre✓ expedited screening is made on a per flight basis and is not guaranteed. Eligible Crystal Visa Infinite Credit Cardholders can apply for membership in the TSA Pre✓ program and must pay the application fee (currently \$85) with their Crystal Visa Infinite Credit Card to receive the statement credit. Acceptance into the TSA Pre✓ program is at the sole discretion of the TSA. Neither City National Bank nor Visa has any control over the TSA Pre✓ program including, without limitation, application, approval process or enrollment and no liability with regards to the TSA Pre✓ program. For complete details on the TSA Pre✓ program, including full terms and conditions, go to www.tsa.gov. The TSA Pre✓ trademark is used with the permission of the U.S. Department of Homeland Security.

¹⁰ Discount is limited to \$100 on the total cost of between two (2) and five (5) qualifying roundtrip U.S. domestic coach airline tickets on the same itinerary when purchased through the Visa Infinite Discount Air Benefit website using an eligible Crystal Visa Infinite Credit Card. The Crystal Visa Infinite Credit Cardholder purchasing the tickets must be the primary traveler on the itinerary. Additional conditions, limitations and exclusions apply. The Visa Infinite Discount Air Benefit is subject to change and cancellation at any time. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

¹¹ Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (“CBP”). City National Bank and Visa have no control over the program including, but not limited to, application, approval process or enrollment fees charged by CBP, and no liability with regard to the Global Entry program. For complete details on the Global Entry program, including full terms and conditions, go to ttp.cbp.dhs.gov. You must complete the Global Entry application and pay a \$100 nonrefundable application fee with a valid Crystal Visa Infinite Credit Card. The \$100 statement credit will be processed after the Global Entry program application fee is charged to a valid Crystal Visa Infinite Credit Card. Holders of a valid Crystal Visa Infinite Credit Card are entitled to one (1) \$100 statement credit per card every four (4) years in connection with the Global Entry program application fee. This benefit is subject to change and cancellation at any time. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

¹² Priority Pass Select is an independent airport lounge access program and is neither owned by nor otherwise affiliated with City National Bank or Visa. City National Bank will enroll up to two (2) of the Crystal Visa Infinite Credit Cardholders as members in the Priority Pass Select program, which cardholders are selected by the owner(s) of the Crystal Visa Infinite Credit Card account. Additional conditions, limitations and exclusions apply. The Priority Pass Select membership program benefit is subject to change and cancellation at any time. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

¹³ Twelve (12) complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete online registration at myvisainfinite.com/cnb. Gogo Inflight Wi-Fi Passes are valid for 12 months from the date that you register your card for the Gogo Inflight Wi-Fi Benefit. Any unused Inflight Wi-Fi Passes at the end of the 12-month period will expire. Each Gogo Inflight Wi-Fi Pass provides for complimentary inflight Wi-Fi internet access for one device at a time on one flight segment on any participating Gogo-equipped aircraft between destinations within the United States and Canada where network coverage is available. Participating airlines are subject to change at any time without notice. Each Gogo Inflight Wi-Fi Pass may be redeemed on any Wi-Fi-enabled laptop, tablet or smartphone for inflight Wi-Fi Internet access on one (1) flight segment (a segment is defined as a takeoff and a landing). At the end of your initial 12-month period, provided the Gogo Inflight Wi-Fi Benefit is still being offered and you continue to meet City National Bank's eligibility requirements (i.e., the Crystal Visa Infinite Card account must be open and in good standing), you will receive an email inviting you to re-register for the benefit at myvisainfinite.com/cnb to receive another 12 Gogo Inflight Wi-Fi Passes. If you have an existing subscription with Gogo, you will have to suspend or cancel the subscription before you can credit your Gogo account with the 12 Inflight Wi-Fi Passes. For more information on this benefit, see *Crystal Visa Infinite Credit Card Guide to Benefits* on cnb.com.

¹⁴ Certain limitations and restrictions apply. The cost of any goods or services purchased through Visa Signature Concierge on the cardholder's behalf are the cardholder's responsibility and will be billed directly to the cardholder's City National Visa Signature Card. For more information about this benefit, see the *Visa Signature Guide to Benefits* on cnb.com.

¹⁵ Certain limitations and restrictions apply. The cost of any goods or services purchased through Crystal Card Concierge on the cardholder's behalf are the cardholder's responsibility and will be billed directly to the cardholder's Crystal Visa Infinite Credit Card. Crystal Card Concierge services are provided under contract to City National Bank by Ten Lifestyle Management, a worldwide provider of concierge services. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

¹⁶ For each of the Visa personal credit cards shown, City National Bank also assesses (a) a cash advance fee equal to 3.00% of the amount of each cash advance transaction, with a minimum of \$5.00, and (b) a minimum interest charge of \$0.70 for each billing period in which interest is payable. Additional fees and charges apply. Annual Fee, APRs for Purchases and Cash Advances and other fees and charges are subject to change without notice.

¹⁷ Accounts domiciled in our Georgia office have an APR for Purchases of 16.00%. In all other states, the APR for Purchases is 18.00%.

¹⁸ Accounts domiciled in our Georgia office have an APR for Cash Advances of 16.00%. Accounts domiciled in one of our New York or Washington D.C. offices have an APR for Cash Advances of 21.00%. In all other states, the APR for Cash Advances is 24.00%.

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