

Visa® Platinum Credit Card
(With City National Rewards®)

PRICING INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	16.00% to 18.00% This rate varies by state.*
APR for Cash Advances	16.00% to 24.00%. This APR varies by state.**
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 Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	Either \$5 or 3% of the amount of each cash advance, whichever is greater. \$0 or 3% of the U.S. dollar amount of each transaction. This fee varies by state.†
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$15 Up to \$20

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

* **APR for Purchases:** 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%.

** **APR for Cash Advances:** 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%.

† **Foreign Transaction Fee:** This fee does not apply to accounts domiciled in our New York offices. Otherwise, it is 3% of the U.S. dollar amount of each transaction.

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.