

Change in Terms to Your City National Bank Crystal® Visa Infinite® Credit Card Guide to Benefits

This is an important notice of a change to your Guide to Benefits. Please carefully review the information below, share it with any additional cardholders on the Crystal Visa Infinite Card account, and keep this Notice for future reference.

Effective January 1, 2020, we are revising the City National Crystal Visa Infinite Credit Card Guide to Benefits ("Guide to Benefits") as follows:

- I. We are establishing a maximum Airline Incidental Fees Statement Credit of \$350 per Crystal Visa Infinite Card Account per calendar year. Accordingly, the section of the Guide to Benefits entitled "Airline Incidental Fees Statement Credit" is revised in its entirety to read as follows:

What is the Airline Incidental Fees Statement Credit benefit and how does it work?

Under the Airline Incidental Fees Statement Credit benefit, cardholders under the Crystal Visa Infinite Card Account ("Account") may receive a statement credit of up to \$350 per Account per calendar year for Qualifying Airline Purchases (as defined below) charged to the Account.

The statement credit to the Account will appear on the billing statement as "Travel Fee Rebate" under the transactions for the Account. To receive the statement credit, the Account must be open and in good standing (i.e., not in default) on the date the statement credit is posted to the Account. Please allow 6 to 8 weeks after a Qualifying Airline Purchase is charged for a statement credit to be posted to the Account. Until such time as the statement credit has posted to the Account, the Account holder is responsible for the payment of all Qualifying Airline Purchases that have been charged to the Account and appear on the billing statement.

Qualifying Airline Purchases are defined as incidental airline fee transactions made at eligible **US-Domestic Airline Carriers** (each an "Eligible Airline") on domestic itineraries and include: ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, airport lounge membership fees and day passes, onboard wireless charges (excluding Gogo Wireless), and TSA Pre✓® membership application fee¹ transactions, and may vary depending on the airline. Airline ticket purchases, seat fees (including upgrade and preferred seat charges), standby fees, carry-on and checked pet fees, 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:

1. Be completed using a full 16-digit City National Bank Crystal Visa Infinite Card number of a card issued under the Account, whether issued to an owner of the Account or an authorized user on the Account;
2. Post to the Account during the calendar year; and
3. 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 Account within 6 to 8 weeks from the date the Qualifying Airline Purchase was charged to the Account.

This benefit cannot be combined with any other City National Bank promotional reward offers. While any card issued to an owner of the Account or an authorized user on the Account may be used to make a Qualifying Airline Purchase, the maximum statement credit amount for the Account per calendar year is \$350.

City National Bank and Visa reserve the right to modify or cancel this benefit at any time and without notice. Qualifying Airline Purchases made prior to the cancellation of this offer and charged to the Account will receive the statement credit as stated above. This benefit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Account Holder.

¹ TSA Pre✓[®] is a U.S. Government program operated by U.S. Department of Homeland Security ("DHS") 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 Cardholders can apply for membership in the TSA Pre✓[®] program and must pay the application fee (currently \$85) with their Crystal Visa Infinite 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.*

- II. We are revising the Guide to Benefits (a) to change the Priority Pass Select program membership eligibility, enrollment, renewal and change processes and procedures; and (b) to reflect that we will no longer cover the access charges for visits by accompanying guests of Members; instead, the Member's Crystal Visa Infinite Card will be charged \$32 per guest, per visit. Accordingly, the section of the Guide to Benefits entitled "Priority Pass Select Membership" is revised in its entirety to read as follows:

What is the Priority Pass Select membership and how do I receive the benefit?

Through the Priority Pass Select program, Crystal Visa Infinite Cardholders and their accompanying guests have access to over 1,200 airport VIP lounges in more than 120 countries and 400 airports worldwide currently participating in the Priority Pass Select program, regardless of their choice of airline, class of ticket or membership in an airline lounge program.¹

The Crystal Visa Infinite Cardholder must be enrolled in the Priority Pass Select program to enjoy the program benefits. Any owner of the Crystal Visa Infinite account may enroll up to a maximum of two (2) Crystal Visa Infinite Cardholders on the account (as authorized by the Crystal Visa Infinite Card account owner) as members in the Priority Pass Select program by following the enrollment instructions available after logging in to the account owner's City National Online[®] account at cno.cnb.com (each such enrolled cardholder is hereinafter referred to as a "Member"). Owner(s) of the Crystal Visa Infinite Card account as well as any authorized users on the account are eligible to be Members provided they are at least 18 years of age.

Once enrolled, each Member will receive a Priority Pass Select membership card for lounge access and a listing of the participating lounges. Priority Pass Select membership will be for an initial period of one year, after which time the membership will lapse unless the Member is re-enrolled in Priority Pass Select. Any account owner may re-enroll an existing Member, or make changes to cardholders enrolled as Members, by following the instructions available after logging in to the account owner's City National Online account at cno.cnb.com, without charge of a membership fee, on an annual basis during the anniversary month in which the applicable Crystal Visa Infinite Cardholder was first enrolled in the Priority Pass Select program, provided the Crystal Visa Infinite Card account is open and in good standing.² If the Crystal Visa Infinite Card account is closed for any reason, all memberships for that account in the Priority Pass Select program will be cancelled, and each Member cardholder shall destroy the cardholder's Priority Pass Select membership card, or return the membership card, cut in two, to City National Bank, P.O. Box 54830, Los Angeles, CA 90054, Attention: Credit Card Operations.

What benefits do Crystal Visa Infinite Cardholders receive with their Priority Pass Select membership?

Priority Pass Select offers Members the following benefits:

- Access for Members and their accompanying guests to over 1,200 participating airport VIP lounges across 120 countries and over 400 airports worldwide, regardless of the class of travel or airline.¹
- Relaxing ambience — for both Members and guests.
- Complimentary refreshments and snacks at many lounges.
- High-speed internet service, meeting rooms and other amenities at many lounges.
- Notwithstanding the Conditions of Use (as referenced below), City National Bank will cover the access charge for visits by each Member. For any guests accompanying a Member, the Member's Crystal Visa Infinite Card will be charged \$32 per guest, per visit.

Please review the Conditions of Use in the Lounge Listing accompanying your Priority Pass Select membership card, or at www.prioritypass.com. By using the Member's Priority Pass Select membership card, the Member agrees to the Conditions of Use, as such Conditions of Use may be amended from time to time by Priority Pass, except as such Conditions of Use are modified by the terms and conditions described herein.

¹Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with City National Bank or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration. All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, City National Bank or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location and some may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member. Members must adhere to all rules of participating lounges. See participating lounge rules in the lounge listing sent to you with the Priority Pass Select membership card or visit www.prioritypass.com. For access to a participating airport lounge, the Member must present his or her Priority Pass Select membership card and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. **Note:** Presentation of a Crystal Visa Infinite Card will not gain the Member access into a lounge. In some cases, a Member must be 21 years of age to enter a participating lounge without a parent or guardian, in which event personal identification also may be required.

²To be in "good standing" the Crystal Visa Infinite Card account must not (i) be delinquent or otherwise in default, (ii) have been cancelled or closed by you or City National Bank, or (iii) otherwise not be available as a source for funding.

- III. The Visa Infinite Discount Air Benefit is being discontinued. Accordingly, the section of the Guide to Benefits entitled "Visa Infinite Discount Air Benefit" is deleted in its entirety.
- IV. We are revising the Guide to Benefits to change all references to myvisainfinite.com/cnb appearing therein to www.citynationalcrystal.com/crystal-benefits.html.

