

Fee Schedule
and
Other Account Information

Business Products
and Services

Account Analysis
For Personal and
Business Accounts

California
Georgia
Minnesota
New York
Tennessee
Washington, D.C.

October 1, 2018

For use with
Account Agreement
and Disclosures

CITY NATIONAL BANK



AN RBC COMPANY



Fee Schedule and Other Account Information Business Products and Services; Account Analysis for Personal and Business Accounts

California, Georgia, Minnesota, New York, Tennessee
and Washington, D.C.

Please see page 15 for explanation of all footnotes. For
fees applicable to analyzed personal and business
accounts, see the ACCOUNT ANALYSIS section.

CHECKING, MONEY MARKET, SAVINGS

Business Checking Account

(For accounts opened on or after October 1, 2017)

	<u>Balance</u>	<u>Charges and Fees</u>
Average daily balance ¹	\$7,500	No monthly maintenance fee
If balance above is not met for the statement period		\$22 monthly maintenance fee
<i>Fees listed below assessed monthly regardless of balance</i>		
First 100 combined transactions ²		No charge
Each transaction over 100		\$0.45 per transaction
Excess cash deposited ³	>\$5,000	\$0.002 per \$1

Business Checking Plus

	<u>Balance</u>	<u>Charges and Fees</u>
Average daily balance ¹	\$25,000	No monthly maintenance fee
If balance above is not met for the statement period		\$30 monthly maintenance fee
<i>Fees listed below assessed monthly regardless of balance</i>		
First 350 combined transactions ²		No charge
Each transaction over 350		\$0.45 per transaction
Excess cash deposited ³	>\$20,000	\$0.002 per \$1

Non-Profit Checking Account

	<u>Balance</u>	<u>Charges and Fees</u>
Average daily balance ¹	\$7,500	No monthly maintenance fee
If balance above is not met for the statement period		\$17 monthly maintenance fee
<i>Fees listed below assessed monthly regardless of balance</i>		
First 250 combined transactions ²		No charge
Each transaction over 250		\$0.45 per transaction
Excess cash deposited ³	>\$5,000	\$0.002 per \$1

Attorney-Client Trust Account (IOLTA)/Attorney Escrow Account (IOLA)

(Required by California, Georgia, Minnesota, New York, Tennessee
and Washington, D.C. State Bar IOLTA/IOLA programs)

	<u>Charges and Fees</u>
California	\$25 monthly maintenance fee
Georgia	No charge
Minnesota	No charge

	<u>Charges and Fees</u>
New York	\$8 processing fee
Tennessee	\$8 administrative fee
Washington, D.C.	No charge

Interest earned on this account is remitted to the State Bar, depending upon the State in which the account is located. The monthly maintenance fee, processing fee or administrative fee is deducted only from interest on the account and not from the principal. All other charges on any such account are the responsibility of the attorney establishing the account, and will be charged directly to the IOLTA/IOLA. The attorney is responsible to deposit sufficient funds to cover such fees.

Public Funds and Bankruptcy Checking Accounts

	<u>Balance</u>	<u>Charges and Fees</u>
Minimum daily balance	\$7,500	No monthly maintenance fee
Average daily balance ¹	\$15,000	No monthly maintenance fee
If neither balance above is met for the statement period		\$22 monthly maintenance fee

Fees listed below assessed monthly regardless of balance

First 125 checks or other debits		No charge
Each check or debit over 125		\$0.40 per item
First 20 deposit tickets		No charge
Each deposit ticket over 20		\$1.25 per ticket
First 100 items deposited		No charge
Each item deposited over 100		\$0.30 per item
Excess cash deposited ³	>\$1,000	\$0.002 per \$1

Business Money Market Account

(Also applies to Bankruptcy, Non-Profit, and Public Funds Money Market Accounts)

	<u>Balance</u>	<u>Charges and Fees</u>
Minimum daily balance	\$5,000	No monthly maintenance fee
If minimum balance above is not met each day during statement period		\$20 monthly maintenance fee

See Transaction Limitation for Savings and Money Market Accounts below.

The Ladder Business Money Market Account

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$10,000	
Minimum daily balance	\$10,000	No monthly maintenance fee
If minimum balance above is not met each day during statement period		\$25 monthly maintenance fee

See Transaction Limitation for Savings and Money Market Accounts below.

Business Savings Account

(Also applies to Public Funds and Bankruptcy Savings Accounts)

	<u>Balance</u>	<u>Charges and Fees</u>
Average daily balance ¹	\$1,000	No monthly maintenance fee
If balance above is not met for the statement period		\$5 monthly maintenance fee

See Transaction Limitation for Savings and Money Market Accounts below.

BUSINESS PACKAGES

The Business Builder *Elite*SM

The *Elite* package requires a Business *Elite* Checking or Business *Elite* Checking with Interest Account as the primary checking account for the Package.

Package Benefits

With the Business Builder *Elite* Package, the following benefits and options are available:

- The Business *Elite* Checking or Business *Elite* Checking with Interest Account and up to three (3) eligible checking, money market, or savings accounts ("Benefit Accounts"), with the regular monthly maintenance fees waived, may be included in the Package for the monthly Package fee. The monthly Package fee is waived when the combined balance in the Business *Elite* Checking or Business *Elite* Checking with Interest Account and the Contributing Accounts (which include the Benefit Accounts) meets or exceeds the minimum balance requirement for the Business *Elite* Checking or Business *Elite* Checking with Interest Account. See also "Benefit Accounts," "Contributing Accounts," and "Qualification Balance" below.
- The monthly Package fee is waived for the first three (3) months.
- Discount of up to \$75 on the first order of business checks ordered through City National Bank.
- Check Card for eligible business and personal accounts.
- City National Business Online for Business Builder *Elite*.⁴
- Business Bill Pay with monthly fee waived.
- Commercial Credit Card with City National Rewards[®] and annual per card fee waived.
- Business Overdraft Line for the Business *Elite* Checking or Business *Elite* Checking with Interest Account, no annual fee. Transfer fee applies.
- Basic Business Builder Line of Credit, no annual fee first year.
- Business Term Loan, documentation fee waived up to \$100.
- Online Loan Transfers, complimentary service.
- Merchant Services, \$100 application fee refunded and credited by Elavon on activation⁵.
- Payroll Service, setup fee waived up to \$250 when service is obtained through RABco Payroll Services, Inc.⁵
- City National E-DepositSM, electronic deposit service for moderate volume check deposits with a complimentary single-feed scanner at a monthly fee of \$25.⁶
- Fee free foreign currency exchange service.
- No fee for domestic incoming wires.

NOTE: All credit facilities are subject to approval. Annual and monthly fee waivers do not include fees for excess accounts or transactions and other fees may apply. Separate applications may be required for some services.

Business *Elite* Checking Account

(Also applies to Business *Elite* Checking with Interest)

(Primary Account for the Business Builder *Elite* Package)

	<u>Balance</u>	<u>Charges and Fees</u>
Minimum Qualification Balance	\$50,000	No monthly Package fee

	<u>Balance</u>	<u>Charges and Fees</u>
If minimum Qualification Balance is not met for the statement period		\$50 monthly Package fee

Fees listed below assessed monthly regardless of balance

First 500 combined transactions ²		No charge
Each transaction over 500		\$0.45 per transaction
Excess cash deposited ³	>\$25,000	\$0.002 per \$1

Benefit Accounts

Each Business Package allows you to designate a specified number of additional accounts as Benefit Accounts. You may designate any of your business or personal non-analyzed checking, savings, and money market accounts as Benefit Accounts. See "Excluded Accounts" below.

It is your responsibility to tell us which accounts you would like to designate as Benefit Accounts. If you do not designate all your eligible Benefit Accounts, or if a previously designated Benefit Account becomes ineligible or is closed, we may choose an eligible Benefit Account(s) for you from your eligible Contributing Accounts. The regular monthly maintenance fee for each Benefit Account will be waived, as long as the primary account for the Package is open. All other fees, including any excess transaction fees, will apply to each account type as stated in the fee schedule for that account.

Contributing Accounts

Contributing Accounts are accounts with the same primary ownership as the primary account for the Package, and accounts that have the same primary ownership as any Benefit Account in the Package. Contributing Account types include non-analyzed business or personal checking, savings, and money market accounts.

Excluded Accounts

Certain account types are not eligible to be Benefit or Contributing Accounts. These ineligible accounts are all accounts on account analysis, Attorney-Client Trust or Attorney Escrow (IOLTA/IOLA) accounts, Certificates of Deposit, foreign or dual currency deposits, retirement accounts, health savings accounts, accounts owned by minors, bankruptcy accounts and accounts used for other packages or programs, either as a Contributing Account or a Benefit Account. One exception is the Preferred Platinum Checking account, which may be used as a Contributing Account.

Qualification Balance

The Qualification Balance is determined each month, three (3) Business Days prior to the statement date of the primary account which is the Business *Elite* or Business *Elite* with Interest Checking Account. It is calculated by adding together the prior statement's average daily balance¹ from each primary, Benefit and Contributing Account associated with the Package. The minimum combined Qualification Balance must be met to avoid the monthly Package fee. If the minimum combined Qualification Balance is not met, the monthly Package fee will be charged to the primary account of the Package. All other fees, including any excess transaction fees, will be assessed on each individual account regardless of the balances maintained. See the applicable Fee Schedule for each account.

Package Eligibility Requirements

In order to maintain a Business Package, the primary checking account for the Package (either a Business *Elite* or a Business *Elite* with Interest Checking Account) must remain open throughout the entire statement cycle period. If the primary checking account for the Package is closed during a statement cycle period, or converted to another account type, the Package will close and any remaining accounts or services that are not closed will be subject to the standard fees as disclosed in the applicable Fee Schedule. Applicable Fee Schedules may include: *Fee Schedule and Other Account Information: Business Products and Services*; *Fee Schedule and Other Account Information: Personal Products and Services*; *Online Banking Fee Schedule*; and *fee schedules for Treasury Management Services and Business Credit Cards*. A copy of the applicable Fee Schedule is provided at the time an account or service is established and may be updated from time to time thereafter on notice to you as may be required by law. If you need another copy of any Fee Schedule, please ask us. We regard an account to be closed when the balance in the account is zero and you tell us it is closed; when the balance is at zero or less with no activity other than service charges for 30 days; or if we close the account and send any remaining balance to you.

City National Business Online for Business Builder *Elite*

	<u>Charges and Fees</u>
First four accounts	No charge
Each account over four	\$5 per month
First three users	No charge
Each additional user	\$5 per month
First 1,000 transactions total per month	No charge
Each transaction over 1,000	\$0.30 per item

Business Bill Pay for Business Builder *Elite*

	<u>Charges and Fees</u>
Monthly fee	No charge
First 20 payments per month	No charge
Each payment over 20	\$0.50 per payment

TERMS AFFECTING ALL BUSINESS CHECKING, SAVINGS, AND MONEY MARKET ACCOUNTS

Order of Posting

At the end of each Business Day, we process and post all transactions that we received that day. Each type of transaction is assigned its own category that determines the sequence in which the transaction will be processed and posted. We generally post all deposits and credits to your account before we deduct any payments, fees or other debits. Unless otherwise specified below, we post all payments, fees or other debits within an individual category in ascending dollar amount order and then proceed to process and post all such debits in the next category in the same manner.

We generally process and post common debit transactions in the following order: 1) Transfers to another CNB account, including online banking transfers; 2) Overdraft fees, returned item fees, and automatic payments to a CNB loan; 3) Fees for requested services, such as stop payment orders; 4) Wire transfers and any related fees; 5) Preauthorized or scheduled debits to a third party, such as ACH payments and online bill payments; 6) Checks and in-person withdrawals are combined and processed as one category and, within the category, in-person withdrawals and checks without serial numbers are posted in ascending dollar amount order, followed by checks with serial numbers, which are posted in serial number order;

7) ATM and debit card transactions and any related fees; and 8) Monthly account maintenance and activity fees.

Please know that the law allows us to process your account transactions by any method and in any order that we consider reasonable. We may change the method or order at any time without notice to you.

Assessment of Overdraft/Insufficient Funds Fees

Debits for which overdraft/insufficient funds fees can be assessed include any transaction presented for payment against an account (such as checks, ACH transactions, ATM withdrawals, online or mobile payments, returned deposited items, and Check Card and point-of-sale transactions) and the fees apply to all debits presented whether they are paid or returned. For consumer accounts, we do not assess a per-item overdraft/insufficient funds fee for an ATM or debit card transaction. Overdraft fees are not assessed on our fees and charges if the fees and charges create or increase an overdraft. However, a continuous overdraft fee may be assessed on any amount overdrawn, regardless of the cause of the overdraft.

Required Initial Deposits

The required initial deposits stated may vary when accounts are established online and may also be waived or varied at the discretion of CNB.

Miscellaneous Assessments

- An Early Account Closure fee will be assessed to accounts closed within 90 days from opening. A transfer to another CNB location is not a closure.
- CNB reserves the right to assess a fee to its depositors to pass through some or all of the fees provided by law assessed to CNB by government agencies and government-sponsored entities. The fee may vary and will appear on a statement as "Assessment Fee."
- Any Federal Reserve Bank large item charge for processing a check of \$1 million or more may be assessed.
- Any Internal Revenue Service charge for failing to provide an account taxpayer identification number may be passed through as a charge to the account or charged to you directly or to any other account of yours with us.

TERMS AFFECTING ALL BUSINESS INTEREST-BEARING CHECKING, SAVINGS, AND MONEY MARKET ACCOUNTS

Interest on Funds

- The interest rate and associated Annual Percentage Yield (APY) are established by CNB and may vary as often as daily. APY assumes no withdrawal of credited interest and no change in interest rate for a full year.
- For all interest-bearing checking and money market accounts, funds from items deposited other than cash or check(s) drawn on CNB begin to accrue interest on the Business Day CNB receives credit for the items (collected funds). Cash and funds from items drawn on CNB begin to accrue interest on the Business Day of deposit. Interest accrues daily and is compounded and credited on the last day of the statement period, but no more frequently than monthly.
- For all savings accounts, funds from items deposited begin to accrue interest on the Business Day of deposit if deposited before our established cut-off time or, if made later, on the next Business Day. Interest accrues and compounds daily and is credited on the last day of the statement period, but no more frequently than monthly.

- Your account must remain open through the time interest is credited to receive interest accrued.
- CNB calculates interest on a 365-day year basis using the daily balance method, by which the daily periodic rate is applied each day to the collected funds balance in the account after all transactions for the day have been posted.
- For business savings and money market accounts, as required by law, CNB reserves the right to require a seven- (7)-day written notice prior to the withdrawal or transfer of funds from these accounts. It is unlikely that such a requirement will be imposed.

All interest-bearing accounts are variable rate accounts unless otherwise specified in writing. At CNB's discretion, we may change the APY and interest rate on your account at any time without notice. The interest rate and APY for a particular type of account may differ depending upon the account balance. CNB may establish a rate and APY for two (2) or more balance ranges, or balance tiers, which may differ by account type. Two (2) or more tiers may be offered at the same rate. Tier rates may vary and may be higher or lower than a preceding tier. We may change tiers at any time without notice. The rate and APY for all balance tiers for an account type are disclosed at the time of account opening or upon request.

The interest rate and APY assigned to the tier that corresponds to the entire balance for savings accounts and to the collected funds balance for interest-bearing checking and money market accounts will be applied to all such balances.

TRANSACTION LIMITATION FOR SAVINGS AND MONEY MARKET ACCOUNTS

Federal regulations limit the total number of the following types of withdrawals or transfers from a savings or money market account to six (6) per monthly statement period:

- Check
- Overdraft protection transfer
- Debit card or ATM card purchase or payment
- Preauthorized transfer to another payee or institution, including ACH or wire transfer
- Online banking payment or transfer
- Mobile banking payment or transfer
- Automatic transfer to another City National Bank deposit account
- Telephone transfer

There is no limit to the number of the following types of transactions:

- In-person transaction
- Transaction made at an ATM
- Automatic transfer to make a City National Bank loan payment
- Deposit of any kind into the account

We may charge an Excessive Transactions fee if you exceed the permissible number of transactions. If your account activity exceeds these limitations, we may close the account or convert it to another type of account. We count a transaction for this purpose as of the date we post it to your account, not as of the date you initiate it.

CERTIFICATES OF DEPOSIT

Required Opening Deposit, Interest Rates, and Yields

Refer to the Interest Rates Bulletin for the Certificate of Deposit account about which you have inquired or your deposit receipt. APY assumes interest remains on deposit for the term of the certificate.

Interest Payment

CNB calculates interest on a 365-day year basis (360-day basis for Public Fund Certificates), using the daily balance method by which the daily periodic rate is applied each day to the principal in the account. Interest begins to accrue on funds deposited on the Business Day of deposit, when made prior to our established cut-off time.

Certificate of Deposit accounts earn a simple rate of interest compounded only if and when interest is posted to the account. You may choose to have your interest posted monthly, quarterly, semiannually, or annually. For accounts with a term of less than one (1) year, you may also choose to have interest posted at maturity, in which case interest will not be compounded.

The interest rate quoted on your deposit receipt will remain in effect until the maturity of the account, unless otherwise specified in writing.

Interest may be withdrawn without penalty at any time prior to maturity after it is credited to the account. Any withdrawal will reduce earnings. At maturity, interest becomes principal.

Renewals

A Single Maturity account does not automatically renew. Interest is **not** earned after maturity.

An Automatic Renewal account renews on its maturity date for the same period as originally selected unless CNB notifies you of a different term. If the certificate has a term of greater than one (1) month, CNB will notify you in advance of the renewal and will tell you when the rate will be known. The interest rate at renewal will be determined by CNB on or before the renewal date.

For certificates with a term of 32 days or more, you will have a 10-day grace period after the maturity date to advise us if you do not want the account to automatically renew or to withdraw funds without penalty. For certificates with a term of less than 32 days, the grace period will be one (1) Business Day, not to exceed four (4) calendar days. No interest is paid on funds withdrawn during the grace period. A withdrawal may affect your interest rate or maturity date. If the account is not automatically renewed, the funds on deposit will not earn interest after maturity.

Transaction Limitations

No deposits to or withdrawals of principal may be made prior to maturity unless otherwise specified in writing. Interest credited to the account before maturity may be withdrawn without penalty. Interest becomes principal at maturity.

Penalty for Early Withdrawal

If a withdrawal of principal is permitted, the following penalties may apply:

- For Certificates issued for seven (7) to 31 days, the penalty is the greater of: (a) seven (7) days' interest, (b) all interest earned since the most recent issue or renewal date, or (c) all interest which could have been earned during one-half of the maturity period.
- For Certificates issued for 32 to 179 days, the penalty is 30 days' interest.

- For Certificates issued for 180 days to one (1) year, the penalty is 90 days' interest.
- For Certificates issued for over one (1) year, the penalty is 180 days' interest.

For all Certificates of Deposit accounts, each penalty is calculated on the amount withdrawn.

A penalty may be waived for certain reasons permitted by law, such as the death or legal incompetence of any owner.

Deposits in IRA or other tax-qualified plans are subject to plan disclosures and the plan withdrawal penalty stated in the disclosure when applicable. For funds held in the plan as a Certificate of Deposit, a penalty for early withdrawal as described above also will apply.

ACCOUNT ANALYSIS

The following fees are assessed to an account that has been set up as an analyzed business or personal account.

Charges and Fees

Account Maintenance Fees

Accounts 1-10	\$21 per acct per month
Accounts 11-50	\$19 per acct per month
Accounts 51-150	\$15 per acct per month
Accounts 151+	\$13 per acct per month

Other Services

ACH credits-incoming	\$0.50 per item
ACH debits-incoming	\$0.20 per item
Checks deposited	\$0.15 per item
Checks paid	\$0.20 per item
Coin deposited	\$0.0062 per \$1
Coin furnished	\$0.13 per roll
Currency deposited	\$0.0013 per \$1
Currency furnished	\$0.0013 per \$1
Deposits	\$1.25 each

SERVICE FEES - Analyzed & Non-Analyzed Accounts

At our discretion, the following charges may be assessed directly to your account, or assessed through the Account Analysis System to be covered by your account balances if your account has been set up as an analyzed business or personal account.

Charges and Fees

Account Research/ Reconciliation Fee

\$50 per hour,
1 hour minimum

ATM/Check Card

Transactions conducted at a CNB ATM	No charge
Non-CNB ATM withdrawal	\$2.50 per withdrawal
Expedited Card or PIN Delivery (Card and PIN must be delivered separately)	
Card delivery	\$55
PIN delivery	\$55
International Transaction Fee	3.0% of transaction amount

Charges and Fees

Award Card

Purchase Fee	\$3 per card
Lost/Stolen Card Replacement Fee	\$8 per card
Shipping and Handling Fee	\$2 per card
Foreign Transaction Fee	3% of total transaction amount
Maintenance Fee	\$2.95 per month
<i>Charged beginning the 6th consecutive month after card activation</i>	

Bond Collection Fee \$30

Branch Deposit Surcharge

Coin bag - loose	\$5 per bag
Coin bag - rolled	\$7.50 per bag

Business Overdraft Line

Transfer Fee	\$10 per transfer
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Cashier's Checks \$10

Checks purchased by non-clients (Only with an item drawn on CNB)	\$15
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CityTaxSM

Setup fee ⁷	\$20 per setup
Service maintenance	\$10 per access code per month

Payments

Online	\$2 per transaction
Touch-tone	\$4 per transaction
Reversals (Bank-assisted)	\$20

Receipts

Via mail	\$3 per receipt
Via facsimile	\$3 per receipt

Reports

Monthly recap report	\$10 per report
Quarterly recap report	\$12 per report

Coin Deposited Exceeding \$100 \$0.005 per \$1
(Non-analyzed accounts only)

Collections

Domestic incoming/outgoing	\$30
International (clean) incoming/outgoing	\$100
International courier	
Foreign check	\$35 each or cost, if higher

Outgoing international collections will be assessed both the collection fee and the international courier fee. Fees imposed by the paying bank may also be assessed. Checks in an amount less than \$250 [U.S. Dollar (USD) equivalent] will not be accepted for international collection.

Counter Check \$1 per check

Coupon Collection Fee \$25 per envelope

Deposit Account Control Agreement

Setup fee	\$500 minimum or higher per setup - negotiated
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	<u>Charges and Fees</u>
Legal review	\$300 per hour, 1 hour minimum
Monthly maintenance	\$100 per account
Deposit Corrections	\$3.50
Deposit Courier/Armored Carrier Service	Cost +15%
Deposited Checks Returned Item Advice	
Special handling instructions	\$5 per account per month
Fax notification	\$6 each
Telephone notification	\$12 each
Photocopy of check	\$5 each
Deposited Checks Returned Unpaid	
Per check charged back	\$12
Per check re-cleared automatically	\$3
If re-cleared check is again returned unpaid	\$12
Early Account Closure	\$20
Charge for accounts closed within 90 days after opening	
Escheat/Abandoned Account Notice (as permitted by law)	\$2
Excessive Transactions Fee	\$15 per transaction
See Transaction Limitation for Savings and Money Market Accounts above	
Foreign Check Deposited	
International outgoing collection	\$100
See also Collections above	
Expedited Processing	
<u>Check Amount</u>	<u>Fees</u>
[U.S. Dollar (USD) Equivalent]	
\$0 - \$1,000	\$25
\$1,001 - \$25,000	\$45
\$25,001 - \$100,000	\$75
> \$100,000	\$100
Expedited processing available for limited currencies only. This fee is in USD and is assessed against your designated USD deposit account unless otherwise instructed.	
Foreign Currency Service	
Non-Client Processing Fee	\$15 per occurrence
Foreign Currency Denominated Deposit Account (non-interest bearing)	
Monthly Maintenance Fee	\$50 per account
This fee is in USD and is assessed against your designated USD deposit account unless otherwise instructed.	
Gift Card	
Purchase Fee	\$3 per card
Lost/Stolen Card Replacement Fee	\$8 per card
Shipping and Handling Fee	\$2 per card
Inactivity Fee	\$4.95 per month
<i>Charged beginning the 13th consecutive month of no activity following card activation</i>	

Charges and Fees

Legal Process Fee

(attachments, levies, garnishment, subpoenas, etc.)

\$125

Legal Review of Documents

\$300 per hour or cost, if higher
1 hour minimum

Multiple Signature Requirement

\$7 per month per account

Multiple signature requirements apply only to checks (excluding checks that are converted to an electronic item) and withdrawals or transfers made in person. Fee does not apply to IOLTA or Non-Profit accounts.

Night Depository Annual Fee

\$40

Night deposit bags (disposable)

\$55 per box of 200

Overdraft (OD) and Insufficient Funds (NSF) Fees - Non-Analyzed Accounts

Basic OD/NSF Fee

Paid or returned debits

\$37 per debit

Maximum daily NSF/OD fees

\$370 per day

Continuous Overdraft Fee

Assessed each Business Day after the fourth calendar day that an overdraft is not repaid

\$5 per Business Day

Charged for an overdrawn balance of \$10 or more; not charged for the day of repayment

Accounts Overdrawn 60 days or more

At the discretion of CNB, the higher of \$5 per Business Day or CNB's prime rate* plus 4% on 365-day year, 10% per annum minimum

*The rate established by CNB from time to time and published as its "prime rate."

Overdraft, Uncollected, and Insufficient Funds (NSF) Fees - Analyzed Accounts

Overdraft and Insufficient Funds (NSF)

Paid or returned debits

\$37 per debit

No maximum

For personal (consumer) accounts, the maximum daily NSF/OD fee is \$185 per day. If, after all items have been posted at the end of the day, the account is overdrawn by less than \$5, we will not assess the applicable NSF/OD fee.

Interest on Overdrafts and Uncollected Funds

(accrues daily)⁸

CNB's prime rate plus 4% on 365-day year, 10% per annum minimum

Photocopy Fee for Canceled Checks

\$5 per copy

[Clients may receive two (2) check photocopies that include the front and back of a check at no charge, per monthly statement cycle]

QuickBooks® Direct Connect

Basic Service (Account activity and transfers)

\$19.95 per month

First 10 accounts

No charge

Each account over 10

\$2 account

Charges and Fees

Basic Service with Bill Payment	\$29.95 per month
First 10 accounts	No charge
Each account over 10	\$2 account
First 20 payments	No charge
Each additional payment	\$0.50 per payment
Research Fee (includes check reclamation, crime reports, legal records, and other requests)	\$50 per hour, 1 hour minimum \$1 per page
Safe Deposit	
Drilling fee	Cost +\$30
Duplicate key	\$15
Late or no show for locksmith appointment	Cost +\$30
Late payment > 15 days	\$10
Manual payment processing	\$12.50
Rental fee (refer to box agreement)	Based on box size
Signature Guarantee - Standard	\$10 per signature
Signature Guarantee - Medallion	\$15 per signature
Special Handling	
<i>For posted or non-posted items without Positive Pay</i>	
First 30 days	No charge
After 30 days	\$2 per item reviewed
After 60 days	\$2 per item reviewed, plus \$75 per month or portion thereof
Statements	
Paper Statement without Check Images	
Business or Consumer Accounts	No charge
Paper Statement with Check Images	
<i>Fee is charged even if minimum or average balance requirements are met. Image fees are not applicable to Money Market, IOLTA, Bankruptcy, or Non-Profit accounts. Check Images are not available for Savings Accounts.</i>	
Standard check images (18 images per page, front image only)	
Personal (consumer) Accounts	\$2 per month
Business Accounts	No charge
Large check image (12 images per page, front image only)	
50 check images or fewer	\$2 per month
51-249 check images	\$2.50 per month
250 or more check images	\$5 per month
Enhanced check image (12 images per page, front and back images)	
50 check images or fewer	\$3 per month
51-249 check images	\$5 per month
250 or more check images	\$10 per month
Other Statement Options	
Duplicate (past cycles)	\$6 per statement
Duplicate (recurring)	\$4 per statement
Instant statement	\$4 per statement
Interim statement cut-off	\$5 per statement
Multiple statements per month	\$5 per month
Undeliverable statement	\$2.50 per month

Charges and Fees

Stop Payments

6-month term	\$30
Renewal, 6-month term	\$30
Post-dating hold fee	\$30
2-year term	\$40
Renewal, 2-year term	\$40
Range stop, 6-month term	\$40
Range stop renewal, 6-month term	\$40
No term specified	
Setup	\$50
Annual fee	\$20
Accepted stop payment request - Cashier's check	\$20

Verification of Deposit \$20

(Including written balance confirmations and credit ratings)

Wire Transfers

Domestic Incoming	
Analyzed Accounts	\$13
Non-Analyzed Accounts	\$15
Domestic Outgoing	
Internet-initiated	
Repetitive/Non-Repetitive	\$12
Internal Wire (Book Transfer)	\$5
Non-internet Initiated	
Drawdown/Reverse	\$15
Non-repetitive	\$35
Repetitive	\$25
International Incoming	
Analyzed Accounts	\$14
Non-Analyzed Accounts	\$15
International Outgoing	
Internet-initiated (Foreign Currency or USD)	\$20
Non-internet Initiated	
Non-repetitive - Foreign Currency	\$50
Non-repetitive - USD	\$55
Repetitive - Foreign Currency	\$40
Repetitive - USD	\$45
Wire Principal Protection Service Available for limited currencies only	\$25
Wire Investigation	
Domestic Wire	\$30
International Wire	\$40

Includes amendments, recalls and tracers. Additional charges may apply due to charges incurred by CNB when conducting the investigation.

Wire Notification

Fax	\$6
Telephone	\$12

ADDITIONAL INFORMATION

Other fees may apply depending on the services used. Check with your CNB Relationship Manager for more information.

At CNB, every day is a Business Day except Saturdays, Sundays, and bank legal holidays, even if we are open. We may establish cut-off times during each Business Day after which transactions presented are considered presented the next Business Day. As used in this Schedule, the term "CNB" includes "we," "us" and "our," and "you" and "your" means you, our client.

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- ¹ Average daily balance determined by adding each day's closing ledger balance during the statement period and dividing by the number of days in that period.
- ² Combined transactions include deposits, deposited items, electronic credits, incoming and outgoing wires, checks, and all electronic debits. They do not include our fees and charges.
- ³ A Cash Deposited Fee is assessed monthly on the total of all cash (currency and coin) deposited to this account in excess of the amount specified. This is in addition to any fee assessed for excess coin. See **SERVICE FEES – Coin Deposited Exceeding \$100** fee.
- ⁴ For more complex requirements, other Treasury Management services are available and fees may apply.
- ⁵ Elavon is City National's exclusive provider of Merchant Services. Services provided by Elavon are subject to a separate agreement and terms of service identified at the time of application. Application fee statement credit requires activation of payment processing services within 90 days of application. The statement credit will be posted to the monthly statement within 60 days of account activation. RABco Payroll Services, Inc. is a provider of payroll processing and employee payroll tax filing services for City National clients. Payroll services provided by RABco Payroll Services, Inc. are subject to a separate agreement and terms provided at the time of setup. Elavon and RABco Payroll Services, Inc. are separate companies and are not affiliated with City National Bank.
- ⁶ City National E-Deposit moderate volume means generally no more than 15 electronic check deposits per week with no more than 10 checks per deposit. The monthly fee and one complimentary single-feed scanner are subject to a two- (2)-year minimum service term and month to month thereafter. Should the service be cancelled for any reason by you or us prior to the end of the two (2)-year term, a \$400 cancellation fee may be charged.
- ⁷ Fee also applies to any setup changes (e.g., service additions or deletions).
- ⁸ The rate at which interest is charged, established by CNB from time to time and published as its "prime rate," will be updated within five (5) Business Days of the date that CNB's published prime rate changes.



City National Bank is a subsidiary of Royal Bank of Canada.

Effective October 1, 2018

CNB Member FDIC

(504)

Member Federal Reserve System ID 66490 (Rev 10/2018)