

ONLINE ACCOUNT OPENING CONSENT TO RECEIVE ELECTRONIC DISCLOSURE

Consent to Receive Disclosures Electronically

From time to time, City National Bank (“we,” “us” or “Company”) may wish to provide to you, and you may wish to receive from us, certain written notices, agreements, fee schedules, disclosures, authorizations, acknowledgements or other documents or information (“Records”) in electronic form. Described below are the terms and conditions for providing you such Records electronically. Please read the information below carefully and thoroughly. If you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the ‘Continue’ button appearing at the bottom of the *Review Disclosures* page.

Records that will be sent to You Electronically

Unless you tell us otherwise in accordance with the procedures described herein, the Records we may provide to you may be in electronic form. We may provide the Records by sending them to your e-mail address appearing in our records, by posting them on our Web site (www.cnb.com) or to your online banking secure mailbox, or by any other method described in your agreements with us.

How to Request Paper Copies

You will have the ability to download and/or print Records we send to you. You may also request from us, at any time, a paper copy of any Records we provided or made available to you in electronic form. To request delivery of paper copies, please call 800-998-5904 for assistance. You will need to provide your full name, mailing address, telephone number, e-mail address and a description of the Records for which you are requesting paper copies. Please refer to the applicable account agreement and schedule of fees for any charge that may apply for providing paper copies to you.

How to Withdraw Your Consent and Consequences of Withdrawing Your Consent.

After you have given your consent to receive Records from us in electronic form, you may change your mind at any time and tell us that thereafter you wish to receive Records in paper format only. To inform us that you no longer wish to receive future Records in electronic format, please call 800-998-5904 and state that you wish to withdraw your consent to receive Records in electronic form.

If you withdraw your consent and elect to receive Records in paper form only, your access to or use of certain products and services may be terminated, or you may experience delays in the time required for us to otherwise perform and deliver certain products and services to you. Thereafter, if you wish to receive Records in electronic form, you must provide your consent again.

How to Advise Us of Your New E-mail Address

You must keep your email address current with us. To change the e-mail address where we may send Records electronically to you, please call 800-998-5904 and state that you wish to change your e-mail address.

Minimum Required Hardware and Software

In order to access and retain Records provided to you electronically, you must have the following:

- A computing device with a viewing screen, keyboard, mouse or touch screen.
- Internet access (broadband connection is preferred).
- A web browser that supports 128-bit strong encryption, such as Microsoft® Internet Explorer, Google Chrome or Mozilla Firefox (we recommend that you update and maintain your preferred browser to the most recent version available.)
- Adobe Acrobat® Reader or similar software. If you do not have Adobe Acrobat Reader, you may download it at www.adobe.com.
- An e-mail account.
- Sufficient data storage capacity if you wish to save the Records we provide to you for future reference and access.
- A compatible printer if you wish to print on paper the Records we provide to you.

How to Acknowledge Your Access and Consent to Receive Records Electronically

To confirm to us that you can access this information electronically, which will be similar to Records that we will provide to you, please verify that you were able to read this **Consent to Receive Disclosures Electronically** (“Electronic Consent”) and that you also were able to print on paper (if you have a printer) or electronically save this Electronic Consent for your future reference and access or that you were able to e-mail this Electronic Consent to an address from which you will be able to print on paper or save it for your future reference and access. Further, if you consent to receive Records exclusively in electronic format on the terms and conditions described above, please click the ‘Continue’ button appearing at the bottom of the *Review Disclosures* page.

By checking the ‘Continue’ button, you confirm that:

- You can access and read this **Consent to Receive Disclosures Electronically**; and
- You can print on paper (if you have a printer) the Electronic Consent or save or send the Electronic Consent to a place from which you can print it, for future reference and access; and
- Until or unless you notify us as described above, you consent to receive the Records from us exclusively through electronic means during the course of your relationship with us.

