

ADDENDUM TO THE ACCOUNT AGREEMENT AND DISCLOSURES

An Important Message...

Effective December 1, 2017, we will make a change to our terms and conditions that may affect your account. Please review this change carefully and file this addendum with your account agreement. The most recent account agreement is titled *Account Agreement and Disclosures*, dated November 1, 2016.

If you have questions about this change, or to request a copy of any disclosure or fee schedule, please call us at (800) 773-7100 to speak with a Client Services Specialist.

Please direct your attention to the following change to the *Account Agreement and Disclosures*:

The following section in GENERAL ACCOUNT INFORMATION AND TERMS is revised as follows:

Compliance with Law

It is our policy to comply with the laws and regulations applicable to us and we expect our clients to comply with the laws and regulations applicable to them. You specifically acknowledge that you are responsible for compliance with the tax laws and regulations applicable to you; for timely filing all required tax returns and other documents with each taxing authority having jurisdiction over your tax affairs by reason of your citizenship, residence or domicile; and, for paying your applicable taxes. We reserve the right to require you to certify your compliance with such laws and regulations to us upon our request. You shall not use any account you maintain with us or any service we provide to you to violate any law or regulation to which you are subject. Your obligation of compliance includes compliance by any beneficial owner of your account. We may exercise our right to close your account and terminate the relationship between you and us if we reasonably believe that you are violating or may have violated this provision.

You shall not use any CNB account or service for unlawful Internet gambling. Federal regulation requires us to identify, block or otherwise prevent or prohibit unlawful Internet gambling. We may not process any such activity we identify and your account may be closed.

CITY NATIONAL BANK



AN RBC COMPANY



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