

# SAFE CHECK ACCOUNT DISCLOSURE

October 1, 2016

For use with the  
Personal Fee Schedule  
and the Account Agreement  
and Disclosures

## SAFE CHECK ACCOUNT – BASIC TERMS AND CONDITIONS

	Minimum Deposit Needed to Open Account	<b>\$25</b>	
	Monthly Maintenance Fee	<b>\$5</b>	
	Requirement to Waive Monthly Fee		Maintenance fee will be waived with direct deposits totaling \$250 or more during the statement period.
	Access Features		You can access this Account using your debit card for day-to-day or ATM transactions, online banking with Online Bill Payment through City National Online, and mobile banking with FASTdeposit® to deposit checks using your smartphone or tablet. A fee for certain types of Online Bill Payments may apply as noted below.
	First 5 Online Bill Payment drafts paid during statement period	<b>\$0</b>	This Account does not permit you to write checks and checks are not issued with this Account. Payments you authorized through Online Bill Payment may be made by a draft drawn on the Account and mailed to the payee if the payee you set up is not recognized by our system as able to receive the payment electronically. Drafts issued will show as checks on your statement. If you do write a check (including a temporary or counter check) in violation of the account provision it may be paid but will be counted and charged as if it was an Online Bill Payment draft and appear on your statement as a check and may result in your account being closed.
	Each Online Bill Payment draft paid over 5 during statement period	<b>\$1</b>	
	Interest Bearing	<b>No</b>	
	ATM Fees	<b>\$0</b> <b>\$2.50</b>	For using any City National ATM. For using a non-City National ATM (An additional fee/surcharge from the ATM operator may also apply.)
	Non-Sufficient Funds (NSF) or Overdraft Fees	<b>\$0</b>	Account will be closed if you have checks or other debits returned on three (3) separate days in a rolling 12-month period.
	Deposited Item Returned Fee	<b>\$12</b>	
	Other Service Fees		Please consult our Fee Schedule for personal products and services for other services and fees.
	No Overdraft Service		We won't authorize ATM withdrawals or everyday one-time debit card purchases when you don't have enough money in your account at the time of the transaction. Other items, such as Online Bill Payment drafts or other electronic debits will be returned unpaid when you don't have sufficient available funds in the account at the time of presentment. Three (3) separate days of insufficient funds to pay items in a rolling 12-month period will result in account closure. Declined ATM withdrawals and one-time debit card transactions that are declined at the point-of-sale do not count against this limit.
	Posting Order		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.
	Deposit Hold Policy: When funds deposited to your account are available		Our policy is to make funds from your deposit of cash and checks available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the Business Day we receive the deposit.  In some cases, we will not make all of the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. Longer delays may apply. However, the first \$200 of your deposit will be available on the first Business Day after the funds are deposited.
			Please refer to the Account Agreement and Disclosures section, Dispute Resolution - For Accounts and Services.

# ABOUT THE SAFE CHECK ACCOUNT

City National's Safe Check Account is an alternative to traditional checking accounts, designed to help you avoid spending more than you have in your account.

The Safe Check Account is an account that allows you to perform your transactions electronically. There is no check writing permitted on this account, however some payments you authorize through Online Bill Payment may be processed as a check. Online Bill Payment drafts are issued when a person or business you set up as a payee is not set up on our system as able to receive electronic payments.

You will have access to many of the features of a traditional account with no additional maintenance fees, including:

- A debit card for your day-to-day purchase transactions and ATM withdrawals.
- Online banking with bill pay through City National Online.
- Mobile banking with *FAST*deposit<sup>®</sup> to deposit checks using your smartphone or tablet.

To help you manage your account:

- We won't authorize an ATM or one-time debit card transaction when there is not enough money in your account at the time you use your card.
- We won't pay a check or other debit (some exceptions apply) if it would cause an overdraft in your account, and no NSF or overdraft fee will be assessed.



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