

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES (PERSONAL ACCOUNTS)

An overdraft occurs when you do not have enough money in your deposit account to cover a transaction, but we pay it anyway.

1. We have standard overdraft practices that come with your account.
2. We also offer optional overdraft protection plans that help you avoid an overdraft, which may be less expensive than our standard overdraft practices.

This notice explains our standard overdraft practices and overdraft protection plans.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your account number
- Automatic bill payments

We do not authorize and pay the following types of transactions if there is not enough money in your account at the time you attempt to make the transaction:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined or the item will be returned unpaid and you will be charged an insufficient funds fee for a check or other item returned unpaid.

What fees will I be charged if City National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a per-item overdraft fee each time we pay an overdraft. Refer to our *Fee Schedule and Other Account Information: Personal Products and Services* or *Fee Schedule and Other Account Information: Business Products and Services and Account Analysis for Personal and Business Accounts*, as applicable, for our current per-item overdraft fee.
- There is a maximum of five (5) per-item overdraft fees per day that we will charge you for overdrawing your account.

- Also, if your account is overdrawn for more than four (4) consecutive calendar days, we will charge a continuous overdraft fee for each business day until the overdraft is repaid. Refer to the applicable *Fee Schedule* for the current continuous overdraft fee.

What are the optional overdraft protection plans that are available?

- *Personal Savings Overdraft Service*, which automatically transfers funds from your savings or money market account to cover payment of an item.
- *Personal Overdraft Line of Credit*, which automatically transfers funds from an interest-incurring line of credit to cover payment of an item.
- *Personal Overdraft Sweep Line of Credit*, which automatically transfers funds from an interest-incurring line of credit to cover payment of an item.

The overdraft protection plans above may be less expensive than our standard overdraft practices. For fees and terms and conditions, contact your Relationship Manager, visit your branch, or call us at (800) 773-7100.

What fee will I be charged if City National Bank does not pay a check or other item presented for payment against insufficient funds and available credit from an overdraft protection plan in my account?

Under our standard practices:

- We will charge you a per-item insufficient funds fee each time we return a check or other item unpaid. Refer to our *Fee Schedule and Other Account Information: Personal Products and Services* or *Fee Schedule and Other Account Information: Business Products and Services and Account Analysis for Personal and Business Accounts*, as applicable, for our current per-item overdraft fee.
- There is a maximum of five (5) per-item insufficient funds fees per day that we will charge you for returning checks or other items unpaid.

Questions?

Contact your Relationship Manager, visit your branch, or call us at (800) 773-7100.

CITY NATIONAL BANK



AN RBC COMPANY



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