

Fee Schedule  
and  
Other Account Information

Personal Products  
and Services

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 Personal Products and Services

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

Please see page 12 for explanation of all footnotes.

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### CHECKING, MONEY MARKET, SAVINGS

#### Personal Checking Account

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$1,000	
Average daily balance <sup>1</sup>	\$3,000	No monthly maintenance fee
If average daily balance is not met for the statement period		\$20 monthly maintenance fee

#### Personal Checking Plus Account

*Personal Checking Plus is a non-interest-bearing account that may be bundled with a savings or money market account.*

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$1,000	
Minimum Qualification Balance	\$7,500	No monthly maintenance fee
If minimum Qualification Balance is not met for the statement period		\$25 monthly maintenance fee

#### Contributing Accounts

Contributing Accounts are accounts with the same primary ownership as the Personal Checking Plus Account. Contributing Account types include all non-analyzed personal savings and personal money market accounts.

#### Qualification Balance

The Qualification Balance is calculated three (3) Business Days prior to the end of each statement period of the Personal Checking Plus Account ("qualification date"). First, we determine the average daily balance to date of the Personal Checking Plus Account by adding each day's closing ledger balance, from the beginning of the statement period up to and including the qualification date and dividing by the number of days from the beginning of the statement period up to and including the qualification date. To that we add the average daily balance of each Contributing Account from each account's prior statement period.<sup>1</sup>

#### Benefits of a Personal Checking Plus

- No CNB fee for ATM withdrawals made at non-CNB machines.
- Waiver of up to three (3) ATM surcharges assessed by non-CNB ATM operators up to a maximum of \$15 per statement period. Please note that the ATM/Check Card International Transaction Fee is not a surcharge and is not included in the waiver of surcharges.
- CNB cashier's checks with no fee.
- Waived monthly maintenance fee for one (1) personal savings or money market account. The savings or money market account must be owned by the same individual who owns the Personal Checking Plus Account.

## Premium Checking Account

*The Premium Checking Account is an interest-bearing account with a unique variety of packaged benefits.*

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$1,000	
Minimum Qualification Balance	\$50,000	No monthly maintenance fee
If minimum Qualification Balance is not met for the statement period		\$35 monthly maintenance fee

The Premium Checking Account is available to individuals (consumers) who agree that City National Bank (CNB) and City National Securities, Inc. (CNS) may share client information.<sup>2</sup>

### Contributing Accounts

Contributing accounts are accounts with the same primary ownership as the Premium Checking Account. Contributing account types include:

**Deposits:** All non-analyzed personal deposit accounts, excluding bankruptcy accounts, foreign or dual currency deposit accounts, health savings accounts and any accounts used for any other discount/combined balance program.

**Investment Accounts:** Managed investment accounts at CNB and brokerage accounts at CNS, including any CNB Investment Sweep Account.

#### ***Non-Deposit Investment Products:***

- **Are Not Insured by the FDIC.**
- **Are Not Deposits or Other Obligations of the Bank and Are Not Guaranteed by the Bank; and,**
- **Are Subject to Investment Risks, Including Possible Loss of the Principal Invested.**

### Qualification Balance

The Qualification balance is calculated three (3) Business Days prior to the end of each statement period for the Premium Checking Account ("qualification date"). First, we determine the average daily balance of the Premium Checking Account from the beginning of statement period by adding each day's closing ledger balance for each day in the statement period, from the beginning of the statement period up to and including the qualification date and dividing by the number of days from the beginning of the statement period up to and including the qualification date. To that we add the balance of each Contributing Account as follows:

**Deposits:** The average daily balance from the prior statement period<sup>1</sup> for qualifying checking, savings and money market accounts and the prior month-end principal balance of certificates of deposit.

**Investment Accounts:** The month-end market value of managed investment accounts at CNB and brokerage accounts at CNS and the average monthly balance of any CNB Investment Sweep Account.

### Benefits of the Premium Checking Account

- No CNB fee for ATM withdrawals made at non-CNB machines.
- No assessment of ATM surcharges assessed by non-CNB ATM operators. Please note that the ATM/Check Card International Transaction Fee is not a surcharge and is not included in the waiver of surcharges.
- CNB cashier's checks with no fee.
- Waived monthly maintenance fee for up to three (3) additional personal checking, savings or money market accounts. Additional accounts must be owned by the same individual who owns the Premium Checking Account.

- Tiered rate of interest.
- Printed City National Bank Logo Checks at no charge.
- \$50 credit toward the annual rental of a CNB safe deposit box, subject to availability. Your Premium Checking Account must be open at the time the safe deposit box is opened or renewed in order to receive the discount.
- Waiver of the first year's annual fee on a new Personal Line of Credit and a new Home Equity Line of Credit. Lines of credit are subject to credit approval.

### Basic Banking Account *(New York Only)*

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$25	
Monthly maintenance fee		\$3
First eight (8) checks per month		No charge
Each check over eight (8) (Includes checks that have been electrified)		\$0.60 per check
First eight (8) electronic debits per month <sup>3</sup>		No charge
Each electronic debit over eight (8)		\$0.60 per debit

### Personal Money Market Account

(Also applies to Employee Benefits Money Market Account)

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$2,500	
Minimum daily balance	\$2,500	No monthly maintenance fee
If minimum daily balance is not met each day during statement period		\$20 monthly maintenance fee

See Transaction Limitation for Savings and Money Market Accounts below.

### The Ladder Personal 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 daily balance is not met each day during statement period		\$25 monthly maintenance fee

See Transaction Limitation for Savings and Money Market Accounts below.

### Personal Savings Account

(Also applies to Employee Benefits Savings Account)

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$50	
Average daily balance <sup>1</sup>	\$100*	No monthly maintenance fee
If average daily balance is not met for the statement period		\$5 monthly maintenance fee

\*\$50 in Minnesota

See Transaction Limitation for Savings and Money Market Accounts below.

### Child Performer Trust Account *(New York Only)* and Coogan Savings Account *(California Only)*

(Court ordered and non-court ordered Coogan Savings Accounts)

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$100	

	<u>Balance</u>	<u>Charges and Fees</u>
Average daily balance <sup>1</sup>	\$500	No monthly maintenance fee
If average daily balance is not met for the statement period		\$5 monthly maintenance fee
Maintenance fee waived on Child Performer Trust Account or Coogan Savings Accounts until account beneficiary reaches age 18.		
See Transaction Limitation for Savings and Money Market Accounts below.		

### City National Green Savings Account

*City National Green Savings is an interest-bearing account available exclusively online. A personal City National checking account is required to qualify for this account. To open this account, please visit [cnb.com](http://cnb.com).*

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$500	
Average daily balance <sup>1</sup>	\$1,000	No monthly maintenance fee
With automatic savings plan of \$50 or more per month		No monthly maintenance fee
If average daily balance is not met for the statement period and no automatic savings plan of \$50 or more per month		\$4 monthly maintenance fee
Paper statement fee <sup>4</sup> <i>(no charge for electronic statements)</i>		\$5 per month

See Transaction Limitation for Savings and Money Market Accounts below.

This account does not allow for payments or withdrawals by check. Withdrawals may be made at an ATM using your City National ATM or Visa® Check Card.

CNB will waive our fee on withdrawals made at non-CNB ATMs. CNB will pay all reasonable surcharges assessed by non-CNB ATM operators up to a maximum of \$20 per statement cycle. Amounts in excess of these limits will be charged to the account. Please note that the ATM/Check Card International Transaction Fee is not a surcharge and is not included in the waiver of surcharges.

## TERMS AFFECTING ALL PERSONAL CHECKING, PERSONAL MONEY MARKET AND PERSONAL SAVINGS 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, online or mobile payments, and returned deposited items) 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 PERSONAL 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 are posted.
- 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 for each type of account. 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 and are available upon request or at [cnb.com](http://cnb.com).

Except for Green Savings, 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. For Green Savings, the rate and APY for each tier apply only to the portion of the account balance within that specified tier.

## **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 or [cnb.com](http://cnb.com) 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 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 that 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, 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.

### **Retirement Account Fees**

Deposits held in Individual Retirement Accounts or other tax-qualified plans are subject to the plan disclosure and plan withdrawal penalty stated in the disclosure when applicable. A Retirement Account Termination or Transfer Fee may apply when the plan and the accounts are terminated or transferred to another financial institution. For funds held in the plan as a Certificate of Deposit, a penalty for early withdrawal as described above also will apply.

### **SERVICE FEES (PERSONAL)**

*Fees applicable to all existing non-analyzed personal products and services. Fees assessed will be printed on your City National statement.*

	<u>Charges and Fees</u>
<b>Account Research/ Reconciliation Fee</b>	\$50 per hour, 1 hour minimum
<b>ATM/Check Card</b>	
Transaction conducted at a CNB ATM	No charge
Non-CNB ATM withdrawal (waived for Personal Checking Plus, Premium Checking and Green Savings)	\$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
<b>Bond Collection Fee</b>	\$30
<b>Branch Deposit Surcharge</b>	
Coin bag - loose	\$5 per bag
Coin bag - rolled	\$7.50 per bag
<b>Cashier's Checks</b>	\$10
Checks purchased by nonclients (only with an item drawn on CNB)	\$15
<b>Coin Deposited Exceeding \$100</b>	\$0.005 per \$1
<b>Collections</b>	
Domestic incoming/outgoing	\$30
International (clean) incoming/outgoing	\$100
International courier	
Foreign check	\$35 each or cost, if higher
<i>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.</i>	
<b>Counter Check</b>	\$1 per check
<b>Coupon Collection Fee</b>	\$25 per envelope

Charges and Fees

**Deposit Account Control Agreement**

Setup fee	\$500 minimum or higher per setup - negotiated
Legal review	\$300 per hour, 1 hour minimum
Monthly maintenance	\$100 per account

**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**

Charge for accounts closed within 90 days after opening.

\$20

**Escheat/Abandoned Account Notice (as permitted by law)**

\$2

**Excessive Transactions Fee**

See Transaction Limitation for Savings and Money Market Accounts above.

\$15 per transaction

**Foreign Check Deposited -**

International outgoing collection  
See also Collections above.

\$100

Expedited Processing

Check Amount

Fees

[U.S. Dollar (USD) Equivalent]

\$0 - \$1,000 \$25

Check Amount

Fees

\$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, garnishments, subpoenas, etc.)

\$125

**Legal Review of Documents**

\$300 per hour or at 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.

**Overdraft (OD) Fees and Insufficient Funds (NSF) Fees**

**Basic OD/NSF Fee**

Paid or returned debits \$37 per debit  
Maximum daily NSF/OD fees \$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.*

**Continuous Overdraft Fee**

\$5 per Business Day

Assessed each Business Day after the 4<sup>th</sup> calendar day that an overdraft is not repaid

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."

**Personal Savings Overdraft Service**

Transfer fee \$10 per transfer

**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]

**Research Fee** (includes check reclamation, crime reports, legal records and other requests)

\$50 per hour  
1 hour minimum  
\$ 1 per copy

**Retirement Account Termination or Transfer Fee**

\$50

**Safe Deposit Box**

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**

*For posted or non-posted items without Positive Pay*

First 30 days No charge  
After 30 days \$2 per item reviewed

After 60 days	<i>Charges and Fees</i> \$2 per item reviewed, plus \$75 per month or portion thereof
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### **Statements**

<b>Electronic Statements</b>	No charge
<i>Statement and check images available through City National Online</i>	

<b>Paper Statement without Check Images</b>	
<i>Check images available through City National Online</i>	

Green Savings Account	\$5 per month
All other Accounts	No charge

<b>Paper Statement with Check Images</b>	
<i>Fee is charged even if minimum or average balance requirements are met.</i>	
<i>Image fees not applicable to Money Market Accounts or Savings Accounts.</i>	
<i>Standard check image fee is not applicable to the Personal Checking Account in New York.</i>	

Standard check images (18 images per page, front image only)	\$2 per month
Large check images (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 images (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

<b>Other Statement Options</b>	
Duplicate (past cycles)	\$6 per statement
Duplicate (recurring)	\$4 per statement
Instant statement	\$4 per statement
Interim statement cutoff	\$5 per statement
Multiple statements per month	\$5 per month
Undeliverable statement	\$2.50 per month

<b>Stop Payments</b>	
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	\$20
CNB Cashier's check	

<b>Verification of Deposit</b>	\$20
<i>(Including written balance confirmations and credit ratings)</i>	

<b>Wire Transfers</b>	
Domestic Incoming	\$15

*Charges and Fees*

Domestic Outgoing	
Drawdown/Reverse	\$15
Non-repetitive	\$35
Repetitive	\$25
International Incoming	\$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	\$25
Available for limited currencies only	
Wire Investigation	
Domestic Wires	\$30
International Wires	\$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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<sup>1</sup> 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.

<sup>2</sup> To administer the benefits of Premium Checking, account balance and other information (non-public personal information) is shared between CNB and CNS. By maintaining a Premium Checking account, you are opting in to this sharing. This applies even if you elect to opt out of other information sharing.

<sup>3</sup> Electronic debits include automatic transfers or payments, ATM or Check Card purchases, wire transfers, and online banking or mobile banking transfers and payments. Please note that bill payments that cannot be processed electronically will be issued as checks on the account and will be counted with other checks you issue. Fees and charges assessed by CNB are not counted toward this limit.

<sup>4</sup> Paper statement fee will be assessed if a periodic statement is produced and mailed by City National Bank.



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

Effective October 1, 2018

CNB Member FDIC

Member Federal Reserve System

ID 66501 (Rev 10/2018)

(504)