

Preferred Banking

Concierge-style banking from City National®.

As a City National client, your success is our success. And now, more than ever, it helps to have financial expertise on your side. When you become a Preferred Banking client, your dedicated Relationship Manager and Financial Advisor¹ work with a team of experts to understand your personal financial needs.

Preferred Solutions

Banking

We make everyday banking simple with online and mobile banking and access to complimentary benefits and preferred rates.

Lending²

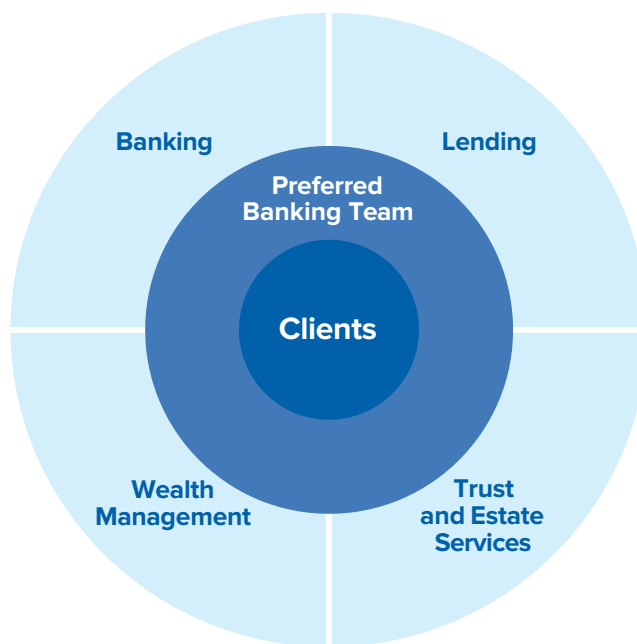
We offer sophisticated lending solutions, including flexible revolving credit lines, residential mortgages, a full array of personal credit cards and home equity lines of credit.

Wealth Management^{1,3}

We will help you plan, manage and protect your wealth by developing a strategy around your goals. Whether you're looking for income, capital preservation or investment appreciation, our guidance will match your needs.

Trust and Estate Services

Our experienced professionals will help ensure continuity, managing your trust and estate plan through a wide range of personal trust services.



Find out why Preferred means business when it comes to your personal financial success.

To get started, contact:

Jeremy D. Pink, CFP®
Preferred Banking RM
(818) 337-8501
jeremy.pink@cnb.com

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¹ Investment management services provided by City National Bank through its wholly owned subsidiary City National Rochdale, LLC, a registered investment advisor. Brokerage services provided by City National Securities, Inc., a registered broker-dealer and member [FINRA/SIPC](#), and wholly owned subsidiary of City National Bank. Non-deposit investment products are not bank deposits or obligations of, or guaranteed by, City National Bank or any subsidiary or affiliate and are not insured by the FDIC or any other government agency and involve investment risk, including the possible loss of principal.

² Loans and lines are subject to credit and property review and approval. Additional terms and conditions apply. Not all applicants will qualify. Home equity lines of credit are not available in Texas.

³ Investment management services provided by City National Securities, a U.S. Securities and Exchange Commission Registered Investment Adviser and wholly owned subsidiary of City National Bank. As with any investment strategy, there is no guarantee that investment objectives will be met, and investors may lose money. Diversification does not ensure a profit or protect against a loss in a declining market. All investing is subject to risk, including the possible loss of the money you invest. Past performance is no guarantee of future performance. Not available to clients with accounts domiciled at branches in Long Island (NY), District of Columbia, Florida, Georgia, Minnesota, Tennessee, and Virginia.

Note: This is not applicable to accounts domiciled in the following locations: Long Island (New York), District of Columbia, Florida, Georgia, Minnesota, Tennessee, Virginia.



NMLSR #536994

The Power of Preferred

As a Preferred client, enjoy exclusive benefits designed to help you achieve your personal and business goals.^{1,2}

Products and Services	Benefits Available to Preferred Banking Clients ²
Deposit Accounts	
Preferred Platinum Checking ¹	\$50 monthly program fee may be waived ²
Preferred Family Checking	Waived maintenance fee for up to four accounts
Preferred Ladder Money Market ¹	Enhanced rates above standard rates
Account Services	
ATM	No fee ATM withdrawals — CNB & non-CNB ATMs
Personal & Cashier's Checks	No fee
Safe Box Rental	Up to a \$100 discount toward the annual fee ³
Foreign Currency Exchange Services	Preferred rates ⁴
Incoming Wires and Outgoing Online Wires	No fee
City National Bank Visa® Gift Card	Waiver of purchase and shipping and handling fees ⁵
Lending Products⁶	
Personal Line of Credit	Waiver of annual fee
City National Flex Rewards Credit Card	Earn 30,000 bonus points ⁷
Wealth Management Solutions	
City National Securities (CNS) Advisory Program	10% discount on new balances over \$1,000,000
Commission-Free Online Equity Trades	Unlimited for trades up to 5,000 shares ⁸
IRA Accounts	Waiver of the annual fee
Financial Reviews	
Experience high touch service and regular check-ins throughout the year from your dedicated Relationship Manager and team of advisors.	
Business Clients	
For qualified City National business clients, ² Preferred Banking benefits are offered complimentary to the business owners, executives, and other personnel.	

Speak with our experienced Contact Center Colleagues for your routine transactional banking needs and questions: (800) 899-1395, 24 hours a day, 7 days a week.

Non-Deposit Investment Products Are: ● Not FDIC Insured ● Not Bank Guaranteed ● May Lose Value

¹Minimum opening deposit of \$1,000.

² Preferred Banking is available to consumers who (a) maintain a Preferred Platinum Checking Account, and (b) who maintain combined minimum balances of \$250,000 or more in eligible products. If the combined minimum balance threshold is not met during any calendar month after the qualifying period, a \$50 monthly Program fee will be assessed. From the date your Preferred Platinum Checking Account is opened and you are enrolled as a Preferred Banking client, you will have six (6) full calendar months (the "qualifying period") to bring your combined qualifying balances to the required minimum balance threshold level of \$250,000 or more ("qualifying balance"). Partial months do not apply. If, by the end of the qualifying period, the required minimum balance level is not reached, your enrollment in Preferred Banking will be terminated and your exclusive Preferred Banking accounts and Preferred Banking discounts and waivers will no longer be

available. **However, the combined qualifying balance of \$250,000 and the monthly Program fee of \$50 will be waived if the following criteria have been met: (i) you are a business client with a City National Bank Business Analyzed or Business Builder *Elite* deposit account, or a business client of either Commercial Banking or Specialty Banking with a deposit account (any type), who is either an owner, partner or authorized signer of that account; and (ii) you currently do not have a Preferred Banking relationship. This waiver remains effective as long as the City National Bank business account is open and in good standing, and you remain an owner, partner or authorized signer on that business account. In addition, the business client must open a Preferred Platinum Checking Account.** To receive these benefits, recipients must agree that City National Bank and City National Securities, Inc. (CNS), a City National Bank subsidiary, and RBC Wealth Management-U.S., a division of RBC Capital Markets, LLC (RBC WM-U.S.), a City National Bank affiliate, may share client information while a Preferred Banking client. To administer the benefits of Preferred Banking, account balance and other information (non-public personal information) is shared between City National Bank, CNS, and RBC WM-U.S. By maintaining a Preferred Banking relationship, you are opting in to this sharing. This applies even if you elect to opt out of other information sharing. For more information on eligible products, refer to the *City National Preferred Banking Disclosure* available at cnb.com.

³ Subject to availability.

⁴ Currency is sold or purchased at City National Bank's announced rates. Currency returned following delivery will be repurchased at City National Bank's then current purchase rate. Orders for currency canceled following confirmation but before delivery are subject to reversal at City National Bank's then current purchase rate. Special orders for currency not carried in stock must be prepaid. For additional information about Foreign Currency Service, go to cnb.com or ask your Relationship Manager.

⁵ Purchaser remains responsible for the Lost/Stolen Card Replacement Fee of \$6.50 per card and the Inactivity Fee (charged beginning the 13th month of no activity following card activation) of \$4.95 per month, as applicable.

⁶ Loans and lines are subject to credit review and approval. Additional terms and conditions apply. Not all applicants will qualify. All stated APRs, margins, and discounts are subject to change without notice.

⁷ The 30,000 Bonus Points offer for the City National Flex Rewards Credit Card is available if you are a Preferred Banking client. To qualify for the Bonus Points offer, you cannot currently have, or have had within the 24 months prior to the date of application, a City National Bank Visa personal credit card account. The Bonus Points will be awarded subject to the conditions below. The City National Flex Rewards Credit Card is subject to credit approval. Please allow at least seven days for processing your application request. If additional information is needed, the processing of your application may take longer and delay the opening of your account. If you are approved, you must make net new purchases (purchases less returns and credits) totaling \$3,000 or more, which are posted to your City National Flex Rewards Credit Card account, during the first 90 days following the date of account opening to qualify and receive the applicable Bonus Points. The posting date for a purchase may be later than the transaction date, depending on the date merchant information is received by City National Bank. Therefore, if a purchase takes place near the end of the 90-day period, the posting date may not occur until after the expiration date of the 90-day period, in which case the purchase will not be counted toward the spending requirement of \$3,000 or more. Bonus Points are earned on a per-account basis and not on each card issued under an account. PIN-based and ATM transactions do not earn Points. Taxes on the Bonus Points, if any, are the responsibility of the City National Flex Rewards Cardholder. After qualifying, please allow four to six weeks for the applicable Bonus Points to be credited to your City National Rewards account. To be eligible for this Bonus Points offer, the Visa Signature Card account must be open and in good standing (such as, not delinquent or otherwise in default) at the time the Bonus Points are posted to your City National Rewards account. See the City National Rewards Program Terms, Conditions and Program Rules ("Program Rules") at cnb.com/flex for further information about earning Points. Program Rules are subject to change at any time without notice.

City National Bank may from time to time have Bonus Points offers available on its Personal Credit Card products that differ from the offer described above. Such offers may include a higher or lower amount of Bonus Points for a higher or lower amount of net purchase transactions. Please contact your City National Bank Relationship Manager or Personal Banker to learn about the availability and terms of any other Bonus Points offers. Bonus Points offers cannot be combined. If you apply for a City National Flex Rewards Credit Card account under one such other Bonus Points Offer, then the amount of Bonus Points indicated in that offer will apply.

⁸ Preferred Banking clients with a Brokerage Account with City National Securities, Inc. (CNS) qualify for commission-free online equity trades of \$5 or more per share and no more than 5,000 shares per trade subject to CNS terms and conditions. Offer available to one (1) CNS self-directed online Brokerage Account associated with each Preferred Platinum Checking Account. Available only for online equity trades, including stock and exchange traded funds (ETF) trades. Standard brokerage fees apply for all other transactions, including option trading, mutual fund transactions, account transfer and processing, account maintenance, account termination, and IRA custodial accounts transactions. Offer available to one CNS Brokerage Account associated with each Preferred Platinum Checking Account. CNS reserves the right to change or suspend this program at any time. Securities offered through City National Securities, Inc. (member FINRA/SIPC).

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