

Disclosures & Schedule of Fees for TotalBank Accounts

Effective March 2026

TotalBank is a registered Trademark and marketing name used by City National Bank of Florida.

Balance Information - Balance requirements to avoid service fees refer to the minimum average daily balance. The average daily balances are calculated by adding the balance in the account for each day for a statement cycle and dividing that figure by the number of days in the cycle.

Minimum and average daily balance requirements are based on ledger balance, while interest accrues on bank collected balance for money market accounts. Interest accrues on certificates of deposits on the ledger balance from day of deposit.

Interest and Other Information for Money Market Products

Rate Information - Current interest rates and Annual Percentage Yields (APY) are available on our website www.TotalBank.com or by contacting us at contactus@TotalBank.com or by calling 1-888-682-2881.

Variable Rates - Money market deposit accounts earn a variable rate of interest. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting - Money market deposit accounts are compounded daily and credited monthly.

Balance Computation Method - We use the daily balance method to calculate interest; this method applies the daily periodic rate to the bank collected balance in the account each day.

Non-Cash Deposits - If you deposit a non-cash item, such as a check, interest will begin to accrue no later than the business day the bank receives provisional credit for the deposit.

Transaction Limitations for Money Market Accounts - We require by contractual agreement a restriction on the number of transfers or withdrawals that can be conducted from Money Market Accounts. No more than six transfers or withdrawals, or a combination of such transfers or withdrawals per monthly statement cycle, to another Money Market Account of the depositor at TotalBank (excluding automatic overdraft protection, sweep agreements, repurchase agreements, and ICS transfers) or to a third party by means of a pre-authorized or automatic transfer (ACH, telephone, internet banking, etc.) or withdrawals by check, draft, debit card, or similar order made by the depositor. If you exceed these limitations, you will be charged an Excess Transaction Fee per transaction.

Withdrawal Restrictions for Money Market Accounts - Federal regulation permits the bank, at its sole discretion, at any time, to impose a seven (7) day advance notice of withdrawal requirement in order for you to withdraw money from your money market accounts.

Interest and Other Information for Certificates of Deposit (CD)

Rate Information - Current interest rates and Annual Percentage Yields (APY) are available on our website www.TotalBank.com or by contacting us at contactus@TotalBank.com or by calling 1-888-682-2881. The APYs quoted on all Certificates of Deposit assume interest remains on deposit until maturity. A withdrawal will reduce earnings.

Fixed Rates - All Certificate of Deposit accounts earn a fixed rate of interest, which is set at the opening of the account. If a Certificate of Deposit is automatically renewed, the rate will be fixed on the renewal date for the renewal term.

Compounding and Crediting - For all Certificates of Deposit terms, interest will be compounded daily. Interest earned may be paid monthly credited to the CD, or monthly transferred to another account. These payments to another account, will be made via ACH.

Balance Computation Method - We use the daily balance method to calculate interest; this method applies the daily periodic rate to the bank ledger balance in the account each day. Interest accrues on Certificates of Deposit on the ledger balance from day of deposit.

Automatic Renewal - Your Certificate of Deposit is automatically renewable unless otherwise stated on the Truth-In-Savings Disclosure provided to you at account opening. There is a ten (10) calendar day grace period from the maturity date to withdraw your funds without being charged an early withdrawal penalty. If you withdraw funds during the grace period, interest will accrue. If your Truth-In-Savings Disclosure indicates that your Certificate of Deposit is not automatically renewable, interest will not accrue after maturity. To make changes to your Certificate of Deposit or prevent an automatically renewable Certificate of Deposit from renewing, you must notify us in writing no earlier than 10 days before the maturity date, at maturity, or within the 10-day grace period after maturity. Any changes will take effect at maturity or renewal.

Transaction Limitations - After your Certificate of Deposit account is opened/renewed, you may not make additional deposits/changes to your account. Withdrawals made prior to maturity will be assessed an early withdrawal penalty. There is a grace period after each maturity date during which you may make additional deposits to your account via an internal transfer from another TB account (funds transfers from non TB accounts are not available).

Early Withdrawal Penalties - If there are any withdrawals of either credited interest and/or funds deposited into a Certificate of Deposit, prior to the maturity date, an early withdrawal penalty will be assessed as stated here after.

Term of Certificate of Deposit	Penalty for funds withdrawn prior to the maturity date:
30 days up to and including six months	Based on a 12-month year, the penalty will be 1 month of the compounded interest earned (this computation is based on a 360 day year)
Greater than six months and up to one year	Based on a simple 12-month year, the penalty will be 3 months of the compounded interest earned (this computation is based on a year with 360 days)
Greater than one year	Based on a simple 12-month year, the penalty will be 6 months of the compounded interest earned (this computation is based on a year with 360 days)

Where necessary to comply with the requirements of imposing any of the aforementioned penalties, a portion of the principal may be forfeited if the certificate has not earned sufficient interest prior to the withdrawal or interest has previously been paid to the owner.

TOTALBANK is required to honor a request for withdrawal prior to maturity, without assessing a penalty, in the event of the death or judicially declared mental incompetence of the owner of the account.

High-Yield Certificate of Deposit

Minimum to Open ¹	\$25,000.00
Minimum Balance to Earn Disclosed APY	\$25,000.00

Online Money Market Deposit Account

Minimum to Open ¹	\$25,000.00
Monthly Maintenance Fee.....	\$0.00
Minimum Daily Collected Balance to Earn Disclosed APY ^{2,3}	\$2,500.00
Excess Transaction Fee, each transaction over the limit.....	\$10.00
Minimum Daily Collected Balance Tiers to Earn Disclosed APY	

	Minimum Balance
Balance Tiers	
\$0.01 - 2,499.99	\$0.01
\$2,500.00 - 249,999.99	\$2,500.00
\$250,000.00 and Over	\$250,000.00

TotalBank is a registered Trademark and marketing name used by City National Bank of Florida ("CNBFL"). All loans and deposit products are offered by or provided through CNBFL. Loan products are not FDIC insured or guaranteed. CNBFL is Member FDIC and an Equal Housing Lender.

Miscellaneous Service Charges for TotalBank Account Holders

Account Research/Reconciliation (Hourly Rate)	\$30.00
Collections (Domestic) Incoming	\$20.00
Outgoing	\$20.00
Redeposit Item Fee (per presentment)	\$10.00
Dormant Account Fee ⁴	\$0.00
Legal Order Processing Fee ⁵	\$125.00
Returned Mail Fee (per statement)	\$20.00
Stop Payment Order ⁶ (per item).....	\$30.00

Funding of your Account and return of funds upon closing a Certificate of Deposit

Your Account will be funded by the use of a validated account (the "Validated Account"), which can be checking, savings or money market account. The Validated Account will be established via the TotalBank account validation process, after you have confirmed transactions to the Validated Account. Upon closing of the Certificate of Deposit, TotalBank will return funds in your Certificate of Deposit to the Validated Account or via another method if necessary. In the event that the Validated Account is no longer available, we will perform heightened security procedures prior to returning your funds in order to verify and protect your funds on deposit with us.

Notes

- 1 - Initial account deposit can only be made via ACH transactions. Wire transfer or check deposits are not accepted.
- 2 - If you close your account, before interest is credited, you will not receive the accrued interest. If the balance of the account ends with a zero balance at the end of the related interest period, all interest otherwise due to you is forfeited and shall not be paid for such interest period. To avoid this loss of interest you must keep a balance in the account until interest is paid.
- 3 - No interest will be earned if the balance falls below the Minimum Daily Collected Balance.
- 4 - Accounts will be deemed dormant after eighteen (18) months of inactivity.
- 5 - This fee is in addition to any statutory fee permitted. If state or federal law prohibit or limit said charges, then this fee will be assessed accordingly, or not at all.
- 6 - If we have not already paid a check or other item drawn on your account, then at your request we may accept a stop payment order on it. Properly signed stop payment orders are effective for six (6) months after the date received and will automatically expire after that period unless renewed in writing (upon renewal additional fees will apply). Electronic/ ACH stop payments do not expire and will remain effective unless you revoke the stop payment order in writing. Refer to the Deposit Agreement for additional details on stop payments.