

# Disclosures & Schedule of Fees for Personal Accounts

*Effective January 2026*

\*(Bolded and *Italicized* font below highlights upcoming new changes)  
**Schedule of Fees on Personal Accounts**

**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 interest checking, money market and savings accounts. Interest accrues on Certificates of Deposit accounts on the ledger balance from day of deposit.

## **Interest and Other Information for Checking, Savings & Money Market Products**

**Rate Information** - Current interest rates and Annual Percentage Yields (APY) are available at any of City National Bank of Florida (CNB) banking locations or by calling 1-800-435-8839.

**Variable Rates** - All interest bearing checking, savings, and 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** - Interest on all interest-bearing checking, money market deposit accounts, savings and youth savings accounts are compounded and credited monthly. 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.

**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 Savings and Money Market Accounts** - We require by contractual agreement a restriction on the number of transfers or withdrawals that can be conducted from Savings and Money Market Accounts. No more than six transfers or withdrawals, or a combination of such transfers or withdrawals per monthly statement cycle, to another account of the depositor at CNB (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 Savings and Money Market Accounts** - Federal regulation permits CNB, 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 savings or money market accounts.

## **Checking Products**

### **Regular Checking Account**

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee; or.....	\$1,500.00
Minimum Daily Balance to Avoid Monthly Maintenance Fee .....	\$750.00
Monthly Maintenance Fee .....	\$15.00
Charge Per Check.....	\$0.00
Paper Statement Fee .....	\$3.00

### **Special Checking Account**

Minimum to Open.....	\$50.00
Monthly Maintenance Fee .....	\$5.00
Maximum of seven (7) checks paid per statement cycle. A fee	
for each excess check will be charged.....	\$0.75
Paper Statement Fee .....	\$3.00

### **CNB @ Work Checking Account**<sup>1</sup>

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee .....	\$0.00
Monthly Maintenance Fee (If 2 ACH transactions not credited a month) ...	\$5.00
Charge Per Check.....	\$0.00
Paper Statement Fee .....	\$3.00

### **CNB @ School Checking Account**<sup>2</sup>

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee .....	\$100.00
Monthly Maintenance Fee .....	\$15.00
Charge Per Check.....	\$0.00
Incoming Wire Transfers - Foreign / Domestic .....	\$0.00
Cashier's Checks .....	\$0.00
Paper Statement Fee .....	\$3.00

### **Interest Checking Account**<sup>3</sup>

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee; or .....	\$2,500.00
Minimum Daily Balance to Avoid Monthly Maintenance Fee.....	\$1,500.00
Monthly Maintenance Fee .....	\$15.00
Charge Per Check.....	\$0.35
Paper Statement Fee .....	\$3.00

## **Money Market & Savings Products**

### **Money Market Deposit Account**

Minimum to Open.....	\$3,500.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee .....	\$3,500.00
Monthly Maintenance Fee .....	\$15.00
Minimum Daily Collected Balance to Earn Disclosed APY <sup>4</sup> .....	\$3,500.00
Excess Transaction Fee, per each transaction over the limit .....	\$10.00
Paper Statement Fee .....	\$3.00

### **Money Market Gold Deposit Account**

Minimum to Open.....	\$50,000.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee .....	\$50,000.00
Monthly Maintenance Fee .....	\$25.00
Excess Transaction Fee, per each transaction over the limit .....	\$10.00
Paper Statement Fee .....	\$3.00
Minimum Daily Collected Balance Tiers to Earn Disclosed APY	

	Minimum Balance
Balance Tiers	
\$0.01 - 49,999.99 .....	\$0.01
\$50,000.00 - 99,999.99 .....	\$50,000.00
\$100,000.00 - 249,999.99 .....	\$100,000.00
\$250,000.00 and Over.....	\$250,000.00

### **Regular Savings Account**

Minimum to Open.....	\$100.00
Minimum Average Monthly Balance	
to Avoid Monthly Maintenance Fee .....	\$500.00
Monthly Maintenance Fee .....	\$5.00
Minimum Daily Collected Balance to Earn Disclosed APY <sup>4</sup> .....	\$100.00
Excess Transaction Fee, per each transaction over the limit .....	\$5.00
Paper Statement Fee .....	\$3.00

## Youth Savings Account<sup>6</sup>

Minimum to Open .....	\$50.00
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee .....	\$0.00
Minimum Daily Collected Balance to Earn Disclosed APY .....	\$0.00
Excess Transaction Fee, per each transaction over the limit .....	\$5.00
Paper Statement Fee .....	\$3.00

## Interest and Other Information for Certificates of Deposit

**Rate Information** - Current interest rates and Annual Percentage Yields (APY) are available at any of CNB's banking locations or by calling 1-800-435-8839. 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 Certificates of Deposit with terms less than one year, the interest may be paid monthly or at maturity. These monthly payments may only be made by crediting another CNB account. Interest may only be added on to the certificate for payments made at maturity. For certificates with maturities of one year or more, the interest may only be paid monthly by crediting another CNB account or credited to the certificate at maturity. For certificates with maturities greater than one year, which do not distribute interest otherwise, interest will be compounded and only credited to the certificate annually.

**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.

**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 two (2) business day grace period (for terms less than 30 days) or ten (10) calendar day grace period (for terms of 30 days or greater) 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 not accrue. If your Truth-In-Savings Disclosure indicates that your Certificate of Deposit is not automatically renewable, interest will not accrue after maturity.

**Transaction Limitations** - After your Certificate of Deposit account is opened, you may not make additional deposits to your account. You can make additional contributions, to your IRA account, up to the total maximum allowable amount under law for (i) the year of the contribution(s), (ii) your age at the time of the contribution(s); and (iii) provided you have earned income in the year you make contribution(s) and the contribution is less than your earned income for the year of the contribution. Withdrawals made prior to maturity will be assessed an early withdrawal penalty. The early withdrawal penalty does not apply to IRA withdrawals, if client is over the age of 59 ½.

**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 below.

Term of the Certificate of Deposit	Penalty for funds withdrawn prior to the maturity date:
7 days	7 days simple interest earned
30 days up to and including six months	Based on a 12-month year, the penalty will be 1 month of the simple interest earned (this computation is based on a 360 day year)
Greater than six months and up to one year	Based on a 12-month year, the penalty will be 3 months of the simple interest earned (this computation is based on a 360 day year)
Greater than one year	Based on a 12-month year, the penalty will be 6 months of the simple interest earned (this computation is based on a 360 day year)

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.

CNB 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. CNB will not assess an early withdrawal penalty on Certificates of Deposit which are being held as part of an IRA Plan at CNB if the owner has attained the age of 59 ½ or becomes disabled. For specifics on this product, refer to IRA disclosure available at the banking offices.

## Certificate of Deposit

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

## Jumbo Certificate of Deposit

Minimum to Open .....	\$100,000.00
Minimum Balance to Earn Disclosed APY .....	\$100,000.00

## Individual Retirement Account (IRA)

### Certificate of Deposit

Minimum to Open .....	\$500.00
Minimum Balance to Earn Disclosed APY .....	\$500.00
Annual IRA Fee .....	\$15.00

## Relationship Banking Programs

CNB offers a relationship banking program for those customers who maintain multiple accounts with CNB. The Relationship banking package allows you to combine the balances of the following types of accounts in order to avoid account maintenance fees.

- ▶ Regular Checking
- ▶ Savings
- ▶ Money Market Gold
- ▶ Individual Retirement Accounts
- ▶ Interest Checking
- ▶ Money Market
- ▶ Certificates of Deposit

The terms and conditions of each of the accounts remain the same, except the minimum balance requirements required to avoid a monthly fee, which is replaced by the requirements stated below. By maintaining the combined account balance requirements, you also may have the fees for many of the CNB's services waived. Contact your CNB representative for a list of these services.

## Select Package<sup>7</sup>

Minimum Combined Average Daily Balance to Avoid Monthly Maintenance Fee .....	\$20,000.00
Monthly Maintenance Fee .....	\$20.00
Paper Statement Fee .....	\$3.00

## Miscellaneous Service Charges for City National Bank Account Holders

Account Research/Reconciliation (Hourly Rate) .....	\$30.00
ACH Auto Sweep .....	\$5.00
ACH Recurrent External Request Fee .....	\$5.00
ATM/Visa Check Card Replacement Fee .....	\$10.00
ATM/Visa Check Card Expedited 2 Day Delivery Fee .....	\$67.00
ATM/Visa Check Card Expedited 3 Day Delivery Fee .....	\$37.00
Bearer Bonds and Coupons (Collection) .....	\$40.00
Cashier's Checks .....	\$30.00
Check Printing Fee .....	Varies depending on type and style of check
Collections (Domestic)	
Incoming .....	\$20.00
Outgoing .....	\$20.00
Collections (Foreign)	
Clean (Single Document) .....	\$35.00
Direct Collections – DFC .....	\$35.00
International Postage Fee .....	\$10.00
Returned Penalty Charges (Canadian) .....	\$30.00
Forgery Charges .....	\$15.00
Coupons Returned (per envelope) .....	\$20.00
Redeposit Item Fee (per presentment) .....	\$10.00
Dormant Account Fee (monthly fee) <sup>8</sup> .....	\$25.00
Foreign Mail Fee (per statement) .....	\$25.00
Hold Mail Fee (per statement) .....	\$25.00

**Overdraft/Uncollected**

Overdraft Funds Paid Item Fee <sup>9</sup>	\$18.50
Uncollected Funds Paid Fee <sup>9</sup>	\$18.50
Sustained Overdraft Balance Fee <sup>10</sup>	\$20.00
Legal Order Processing Fee <sup>11</sup>	\$125.00
Non-Network Fee ATM Withdrawal (per transaction)	\$2.50
(per inquiry)	\$1.00
Online Banking	\$0.00
Access with Bill Payment Option	\$0.00
Overdraft Protection Transfer Fee (per transfer) <sup>13</sup>	\$10.00
Returned Mail Fee	\$20.00
Safe Deposit Box <sup>14</sup> Key Deposit	\$20.00
Drilling Fee	\$175.00
Late Payment Fee	\$10.00
Stop Payment Order <sup>15</sup> (per item)	\$30.00
Visa Check Card International Assessment Fees: <sup>5</sup>	
Single Currency Transactions	1.5% of the transaction amount
Multiple Currency Transactions	1.5% of the transaction amount
Wire Transfers Fee:	
Tracer	\$35.00
Amendment	\$35.00
Recall	\$40.00
Incoming <sup>12</sup>	\$15.00
Returned Incoming	\$35.00
Online Domestic	\$25.00
In Person Domestic	\$35.00
Special Handling Domestic	\$80.00
Online International	\$25.00
In Person International	\$75.00
In Person International FX	\$75.00
Special Handling International	\$100.00
Special Handling International FX	\$100.00
Standing Order	\$15.00

**Additional Foreign Wire Transfer Fee Information**

Correspondent bank charges will be deducted from the amount received by the beneficiary. The charge will vary depending on the amount of the wire, ranging from \$8.00 to \$30.00, and is subject to change. These charges apply if a CNB correspondent bank is used, however if the sender chooses a different intermediary bank, CNB has no control over the amount charged. Also, the beneficiary may be charged a fee for receiving an incoming wire, which is controlled by the beneficiary bank. In addition to the Wire Transfer fees charged, CNB retains a nominal spread on the Foreign Exchange (FX) rate provided by our correspondent bank. Upon request, CNB will provide you with that spread on the Foreign Exchange (FX) rate.

**Notes**

- 1 - This product is offered to (1) employees of existing CNB commercial customers and (2) residents of participating Homeowners Associations (HOA). Participating HOA must be a CNB commercial customer. Account related Service Charges apply.
- 2 - This product is offered to students and employees of educational institutions that are existing CNB commercial customers. Must be at least 18 years of age to be eligible for this account.
- 3 - If you close your account before interest is credited, you will not receive the accrued interest.
- 4 - No interest will be earned if the balance falls below the minimum daily collected balance.
- 5 - Percent of amount for transactions done outside the U.S. whether foreign currency is converted or not.
- 6 - Youth Savings Accounts are available to customers under 18 years of age. Terms of Regular Savings Account will apply when minor reaches the age of 18. For Youth Savings Accounts opened under the Florida Uniform Transfers to Minors Act (FLUTMA), terms of Regular Savings Account will apply when minor reaches the age of 25.
- 7 - The Select Package requires at least one personal Regular Checking Account or Interest Checking Account to be eligible.
- 8 - Accounts will be deemed dormant after eighteen (18) months of inactivity.
- 9 - The Bank will waive the Overdraft Funds Paid Item Fee/Uncollected Funds Paid Fee if the 'end of day' overdrawn balance calculated on an automated basis is \$0 to negative \$20. The Bank will also waive the Overdraft Funds Paid Item Fee/Uncollected Funds Paid Fee if the check/item amount is \$20 or less. In other words, CNB will not charge you for a simple mistake which overdraws your account (e.g., you have \$20 available and accidentally wrote a check for \$25). This automated waiver of the Paid Item Fee shall not apply in the event that checks/items presented for payment to your account creates an overdraft in excess of negative \$20.00, and if the check/item amount(s) is over \$20. For example, you write three (3) checks/items, as follows: \$500, \$100, and \$17 but only have \$20 available/collected balance in your account and CNB pays the three checks/items leaving an end of day balance of negative \$597. Because the sum of all items presented exceeds negative \$20 (\$20 less (\$500 + \$100 + \$17) = negative \$597) the \$0 to negative \$20 automated waiver of the Paid Item Fee does not apply. In the above example, you would be charged two (2) Overdraft Funds Paid Item Fees and the Paid Item Fee for the check/item in the amount of \$17 would be waived, as the amount is below the \$20 threshold. The Bank will charge a maximum of five (5) Paid Item Fees per day, which is equal to \$92.50. The Bank will provide periodic notifications based on the number of overdraft occurrences to help you manage your account and offer you an alternative option to reduce your fees.
- 10 - A sustained overdraft balance fee will be charged to your account in the event the overdraft remains outstanding for five (5) consecutive business days. This fee will apply to each new overdraft that remains outstanding for five (5) consecutive business days. An overdraft may occur by checks issued by you, an in-person withdrawal, ATM, ACH, or other electronic withdrawals authorized by you, or by published fees or charges for Bank products and services.

**Miscellaneous Service Charges for Non-Account Holders**

ATM Usage Fee	\$3.95
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**Item Processing, Posting and Payment**

We may not process and post credit, debits, and holds to your account in the order they occur or we receive them. When multiple items are presented on a banking day, the Bank generally processes all credit items deposited (e.g., deposited checks, incoming wire transfers, etc.) first, followed by debit items (e.g., outgoing wires, checks, etc.). You agree that we may credit items to and debit items from your account by posting such items arriving to your account on the same day by order of posting and category which we choose in our sole discretion. Typical categories of payment/debit types include: ACH, cashed out items, ATM transactions, point-of-sale (POS), Wires, inter-day transfers between your accounts, and checks. In choosing processing priorities for checks and other debit items, the posting order for all categories of debits, except fees, will be handled in the same manner, posting lowest-to-highest dollar amount. For example, in the category of check processing, we will process checks received on a given day from lowest-to-highest. We may change the priority or order of any category, at any time, without notice to you; however, for your benefit, we will not change the lowest-to-highest payment of items within a category without prior notice. We further reserve the right to change the order of posting / payment priority without notice to you if we suspect fraud or possible illegal activity affecting your account. If the dollar amount of the debit items received exceeds the amount available, at the time those items are presented, the Bank, at its discretion may pay or return those items. For each item presented in excess of the amount available in the account, the Bank may impose a fee. Please refer to the Bank's applicable *Disclosure & Schedule of Fees* for the current amount of those fees.

In order to avoid overdraft charges CNB provides you with the option to link your Checking account with any combination of 'Savings/Money Market'\* or other Checking account to transfer funds should your Checking account become overdrawn. CNB will charge a \$10.00 Overdraft Protection Transfer fee for each transfer. ***\*Transfers will be made in increments of \$25.00 to cover any overdraft, along with the \$10.00 Overdraft Protection Transfer Fee. If the available balance in the Funding Account is not sufficient to cover both the full overdraft amount and the \$10.00 Overdraft Protection Transfer Fee, then the transfer may not occur. In such cases, CNB may decline to pay some, or all items presented for payment, which could result in those items being returned for Not Sufficient Funds.*** There is no initial setup fee required.

- 11 - 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.
- 12 - Wire Transfers Fee: Incoming will be \$0 if the wire transfer is originated from a CNB account to a CNB personal account.
- 13 - You must link any two accounts in order to derive the benefits of this service. Calls us to assist you in establishing this service. It is important to note, you must have the available balance in your second account to cover the overdrawn amount plus the assessed fee for the service to function.
- 14 - Contents of safe deposit boxes are not insured by the FDIC.
- 15 - 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.