

# Disclosures & Schedule of Fees for International Personal Accounts

*Effective March 2026*

## Schedule of Fees on International 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 money market accounts. Interest accrues on Certificates of Deposit accounts on the ledger balance from day of deposit.

### Interest and Other Information for Checking & 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 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 money market deposit 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 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 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 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 money market accounts.

### Checking Products

#### International Personal Checking Account<sup>1</sup>

Minimum to Open..... \$25,000.00  
 Minimum Daily Balance to Avoid Monthly Maintenance Fee .... \$25,000.00  
 Monthly Maintenance Fee ..... \$75.00

### Money Market Products

#### International Personal Money Market Account<sup>1</sup>

Minimum to Open..... \$25,000.00  
 Minimum Daily Balance to Avoid Monthly Maintenance Fee .... \$25,000.00  
 Monthly Maintenance Fee ..... \$75.00  
 Minimum Daily Collected Balance to Earn Disclosed APY<sup>2</sup>..... \$25,000.00  
 Excess Transaction Fee, per each transaction over the limit ..... \$10.00  
**(The International Personal Money Market Account will not be tied to balance tiers)**

### 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. 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. 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.

**International Personal Certificate of Deposit** <sup>1</sup>

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

**Miscellaneous Service Charges for  
City National Bank of Florida Account Holders**

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**See the current *Disclosures & Schedule of Fees for Personal Accounts*, which was also provided to you, for a listing of other applicable fees/charges that may apply. In addition, this Disclosures & Schedule of Fees is also available on our web page [citynational.com](http://citynational.com) by selecting the Disclosures link at the bottom of the page or at any Banking Center.**

**Notes**

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- 1 - These account types are for foreign nationals only.
- 2 - No interest will be earned if the balance falls below the minimum daily collected balance.