

Disclosures & Schedule of Fees for International Commercial Accounts

Effective March 2026

Schedule of Fees on International Commercial Accounts

Balance Information - Balance requirements to avoid service fees refer to minimum average monthly (ledger) balance.

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's (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 market accounts is 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 Business Checking Account¹

Minimum to Open \$250,000.00
 Minimum Average Monthly Balance
 to Avoid Monthly Maintenance Fee \$250,000.00
 Monthly Maintenance Fee \$100.00

Limited International Business Checking^{1,2}

Minimum to Open \$25,000.00
 Minimum Average Monthly Balance
 to Avoid Monthly Maintenance Fee \$25,000.00
 Monthly Maintenance Fee \$75.00
 Per Item Fee³ - in excess of 12 (credits & debits) \$15.00

Money Market Products

International Business Money Market Account¹

Minimum to Open \$250,000.00
 Minimum Average Monthly Balance
 to Avoid Monthly Maintenance Fee \$250,000.00
 Monthly Maintenance Fee \$100.00
 Minimum Daily Collected Balance to Earn Disclosed APY⁴ \$250,000.00
 Excess Transaction Fee, per each transaction over the limit \$10.00

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 up to and including 90 days, interest is paid at maturity by check, transferred to another account or added to the account. For certificates with terms greater than 90 days, but less than 1 year, the interest may be paid monthly, quarterly, or at maturity. These payments may be made by check or credited to another account. Interest may only be added on to the account for payments made at maturity. For certificates with maturities of 1 year or more, the interest may be paid monthly, quarterly, or annually by check or transferred to another account. For certificates with maturities greater than one year, which do not distribute interest otherwise, interest will be compounded and 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 account 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 account 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.

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 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 Products

International Business Certificate of Deposit ¹

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**

See the current *Disclosures & Schedule of Fees for Commercial 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 by selecting the Disclosures link at the bottom of the page or at any Banking Center.

Notes

- 1 - These account types are for foreign legal entities or U.S. domestic legal entities with majority foreign ownership.
- 2 - This account type has a 12 transaction limit per month. Transactions, debit or credits, of any kind, in excess of 12 will be subject the account to additional fees.
- 3 - If the transactions, debits or credits of any kind, exceed 12 per month, each transaction thereafter will be subject to the Per Item Fee as well as any other applicable transaction fee (e.g., Wire Transfer, NSF, etc.).
- 4 - No interest will be earned if the balance falls below the minimum required collected balance.