

City National Bank Products and Services
(revised as of 04/01/2024)

Products / Services	Comments
1. LOAN PRODUCTS (also, refer to 3. Card Products)	Consumer and Business Lines and Loans are offered in CA, FL, GA, NV, NY, TN, VA and Washington, D.C. unless otherwise specified or restricted.
▪ Consumer Credit Services	
▪ Home Equity Lines (Total Line of Credit now called HELOC as of February 8, 2018)	Home Equity Lines of Credit: Offered in all states except TX to new and existing CNB clients.
▪ Home Mortgage Loans	Offered in all states (in TX purchase only).
▪ Mini-Perm, Perm and Bridge Loans	Offered in CA, NY and NV.
▪ Personal Lines of Credit	Offered in all states.
▪ Personal Overdraft Lines (POL) ▪ Personal Overdraft Sweeps (POS)	Offered in all states.
▪ Personal Unsecured Loans	Offered in all states.
▪ Personal Secured Lines	Offered in all states.
▪ Personal Secured Loans	Offered in all states.
▪ Business Credit Services	
▪ Asset Based Lending	Refer to ABL area.
▪ Basic Business Builder	
▪ Business Equipment Loans	
▪ Business Overdraft Line	
▪ Business Secured Line	
▪ Business Secured Loans	
▪ Business Term Loans	
▪ Business Real Estate Loans (Permanent Real Estate Loan/PREL; Mini Permanent Real Estate Loan/MPLO)	Offered in CA, NV, NY, FL, Washington DC, VA, GA and TN.
▪ Capital Contribution Loans	
▪ CNB Business Lines	
▪ Commercial Credit Sweep	
▪ Commercial Equity Lines	Offered in CA, GA, NV, TN, Washington DC and certain NY counties.
▪ Construction to Permanent Loans	Offered in CA only.
▪ Construction Loans	CA and certain nearby states (NV, AZ, WA). Credit tenant build-to-suit in any state as long as the developer is based out of CA.
▪ Crop Production Financing	Not currently offered outside of CA.
▪ Food and Beverage Lending	Offered to companies headquartered in all fifty U.S. states and all provinces of Canada.
▪ Franchise Financing	

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<ul style="list-style-type: none"> ▪ Health Care Services Lending 	
<ul style="list-style-type: none"> ▪ Inventory Financing 	Available only in conjunction with receivable financing with the exception of certain specialized industries, such as wineries or other inventory-dependent businesses.
<ul style="list-style-type: none"> ▪ Equipment Leasing Services 	Only offered through First American Equipment Finance (FAEF).
<ul style="list-style-type: none"> ▪ Municipal Lending 	Not currently offered outside of CA.
<ul style="list-style-type: none"> ▪ Project Financing Loans 	Film and television production loans.
<ul style="list-style-type: none"> ▪ SBA Loans <ul style="list-style-type: none"> ▪ 7(a) Loans ▪ 504 Loans ▪ SBA Express ▪ California State Guarantee Loans 	<p>Offered in CA, D.C., FL, GA, MN, NV, NY and TN.</p> <p>California State Guarantee Loans are available only to companies creating or retaining jobs in California.</p> <p>All other loan programs are offered in states listed above where CNB has a banking office.</p>
<ul style="list-style-type: none"> ▪ Interest Rate Risk Management (Derivatives) 	Available only when tied to certain CNB commercial loan types.
<p>2. DEPOSIT PRODUCTS</p>	<p>Deposit Products are offered where CNB has a branch (CA, GA, FL, NV, NY, TN, VA and Washington, D.C.) unless otherwise specified or restricted. Note: Residents of other states may open consumer and business deposit accounts at a CNB branch.</p>
<ul style="list-style-type: none"> ▪ Consumer Accounts and Services* 	*Interest on overdrafts in NY subject to State Regulation.
<ul style="list-style-type: none"> ▪ Personal Checking Plus 	
<ul style="list-style-type: none"> ▪ Premium Checking 	
<ul style="list-style-type: none"> ▪ Personal Checking 	Offered in all states.
<ul style="list-style-type: none"> ▪ Safe Check Account (CRA) 	Offered in all states
<ul style="list-style-type: none"> ▪ Platinum Banking 	Limited use.
<ul style="list-style-type: none"> ▪ City National Green Savings 	Available exclusively online.
<ul style="list-style-type: none"> ▪ Preferred Banking Product Suite 	Preferred Platinum Checking and Preferred Family Checking and/or Preferred Ladder Money Market
<ul style="list-style-type: none"> ▪ Private Platinum Banking Product Suite 	Private Platinum Checking and Private Family Checking and/or Private Ladder Money Market
<ul style="list-style-type: none"> ▪ Private Banking Deposit Product Suite 	Private Bank Checking Private Bank Interest Checking Private Bank Savings Private Bank Money Market

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	For Private Banking clients only
<ul style="list-style-type: none"> ▪ RBC Wealth Management-U.S. Deposit Product Suite 	RBC WM-US Checking RBC WM-US Interest Checking RBC WM-US Money Market RBC WM-US Savings For RBC WM-U.S. clients only
<ul style="list-style-type: none"> ▪ Workplace Banking Product Suite 	Workplace Banking Interest Checking Workplace Banking Money Market Workplace Banking Savings
<ul style="list-style-type: none"> ▪ Personal Money Market 	
<ul style="list-style-type: none"> ▪ Personal Ladder Money Market 	
<ul style="list-style-type: none"> ▪ Personal Savings 	
<ul style="list-style-type: none"> ▪ Coogan Savings 	Offered in CA only.
<ul style="list-style-type: none"> ▪ Child Performer Trust Savings 	Offered in NY only.
<ul style="list-style-type: none"> ▪ Personal Certificates of Deposit 	
<ul style="list-style-type: none"> ▪ IRA (Retirement) Certificates of Deposit 	
<ul style="list-style-type: none"> ▪ 11-month Certificates of Deposit 	
<ul style="list-style-type: none"> ▪ 5-month Liquid Certificates of Deposit 	
<ul style="list-style-type: none"> ▪ CDARS (Retail Brokered Certificates of Deposit) 	Limited Use
<ul style="list-style-type: none"> ▪ Business Accounts and Services* 	*Interest on overdrafts in NY subject to State Regulation
<ul style="list-style-type: none"> ▪ Business Checking 	Account type 075 no longer offered. Account type 174 available.
<ul style="list-style-type: none"> ▪ Analyzed Business Checking 	
<ul style="list-style-type: none"> ▪ Business Builder <i>Elite</i> Package 	Available only with Business Builder <i>Elite</i> Package: Business <i>Elite</i> Checking as an anchor or Business <i>Elite</i> Checking with Interest as an anchor for other bundled services and discounted fees.
<ul style="list-style-type: none"> ▪ Public Funds 	Available solely to serve public agencies. Public Funds Checking Public Funds Interest Checking Public Funds Savings Public Funds Money Market Public Funds Certificate of Deposit Analyzed Public Funds Checking Analyzed Public Funds Interest Checking Analyzed Public Funds Money Market
<ul style="list-style-type: none"> ▪ Business Interest Checking 	Non-Analyzed grandfathered. Analyzed available. Analyzed Interest Checking HOA has its own account type
<ul style="list-style-type: none"> ▪ Analyzed Hybrid Checking 	
<ul style="list-style-type: none"> ▪ Analyzed Interest Checking HOA 	

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<ul style="list-style-type: none"> ▪ Non-Profit 	Available solely to non-profit organizations. Non-Profit Checking Non-Profit Savings
<ul style="list-style-type: none"> ▪ Attorney/Client Trust Account (IOLTA) 	Offered in CA, FL, GA, NV, NY, TN, and Washington, D.C. only. Each state has unique requirements. Funds are separated for purposes of remittance to state agencies.
<ul style="list-style-type: none"> ▪ Business Money Market 	
<ul style="list-style-type: none"> ▪ Business Ladder Money Market 	
<ul style="list-style-type: none"> ▪ Non-Personal Certificates of Deposit <ul style="list-style-type: none"> ▪ Advance Term Account 	
<ul style="list-style-type: none"> ▪ Pledged Certificates of Deposit 	
<ul style="list-style-type: none"> ▪ Business Savings 	
<ul style="list-style-type: none"> ▪ Employee Benefit 	Employers may open different types of benefit plans under the Employee Retirement Income Security Act of 1974 (ERISA). Employee Benefit Savings Employee Benefit Money Market Employee Benefit Certificate of Deposit
<ul style="list-style-type: none"> ▪ Excess Deposit Surety Bond MMA 	
<ul style="list-style-type: none"> ▪ PB Law Firm Escrow 	
<ul style="list-style-type: none"> ▪ Corporate Banking 	Analyzed Corporate DDA Analyzed Corporate Hybrid Corporate MMA Corporate Savings Corporate CD
<ul style="list-style-type: none"> ▪ Foreign Currency Deposit Account 	
<ul style="list-style-type: none"> ▪ Foreign Currency Time Deposit 	
<ul style="list-style-type: none"> ▪ Consumer and Business Accounts and Services 	*Bankruptcy accounts noted below are offered to persons or companies on a limited basis in certain jurisdictions, unless otherwise specified or restricted.
<ul style="list-style-type: none"> ▪ Bankruptcy Checking 	
<ul style="list-style-type: none"> ▪ Bankruptcy Interest Checking 	
<ul style="list-style-type: none"> ▪ Bankruptcy Savings 	
<ul style="list-style-type: none"> ▪ Bankruptcy Money Market 	
<ul style="list-style-type: none"> ▪ Bankruptcy Certificates of Deposit 	
<ul style="list-style-type: none"> ▪ Ancillary Services 	
<ul style="list-style-type: none"> ▪ Deposit Escrow Sub Accounting (DESA) 	

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▪ Direct Deposit	
▪ Collections	
▪ Electronic Statements	
▪ Night Deposit	At select locations.
▪ Notary Service	Managed according to State requirements
▪ Medallion Signature Guarantees	
▪ Cashier's Checks	
▪ Safe Deposit	Offered in select locations in CA, NV and TN.
▪ Telephone Banking	
▪ Wire Transfer	
▪ Wire Principal Protection Service	Only offered for Int. Wires and is a self-enrollment at the creation of the individual wire
▪ Personal Savings Overdraft Service	Offered to consumers only.
3. CARD PRODUCTS	Consumer and commercial <u>credit</u> cards are offered nationwide. Check/debit cards and ATM cards are offered where consumer and business deposit accounts are offered. Refer to Deposit Products.
▪ ATM Card (consumer clients only)	
▪ Deposit Only ATM Card (business clients only)	
▪ Visa Check (Debit) Card (consumer and business clients)	
▪ Consumer Visa Credit Card: Crystal Visa Infinite/ City National Crystal Visa Infinite	
▪ Consumer Visa Credit Card: City National Signature with Rewards/ City National Flex Rewards	
▪ Consumer Visa Credit Card: Cash Back Visa Signature / City National Cash Back	
▪ Consumer Visa Credit Card: City National Platinum with Rewards / City National Now	
▪ Consumer Visa Credit Card: City National Platinum with Rewards Secured/ City National Now Secured	
▪ Visa Commercial Credit Card and Visa Crystal Commercial (Visa branded; business clients only; with or without City National Rewards)	Cash rebate available for clients that spend at least \$2 Million/year.
▪ Commercial AP	Virtual cards for vendor payments
4. Capital Markets – Foreign Exchange, Trade Finance and Supply Chain Finance	All Trade Finance and Foreign Exchange products and services are offered in all states under the same terms and conditions.
▪ Foreign Exchange (FX) Spot Contracts	

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<ul style="list-style-type: none"> ▪ FX Forward Contracts 	FX Forward Outright Contracts, FX Window Forward Contract, Non-Deliverable Forward Contract
<ul style="list-style-type: none"> ▪ Foreign Currency Options 	OTC FX Option, Dual Currency Investment
<ul style="list-style-type: none"> ▪ FX Swap Contracts 	
<ul style="list-style-type: none"> ▪ Commercial Letters of Credit 	Acceptance Financing, Import Letter of Credit and Export Letter of Credit
<ul style="list-style-type: none"> ▪ Documentary Collections 	Export Documentary Collection, Import Documentary Collection, Traditional Collection, Direct Collection
<ul style="list-style-type: none"> ▪ Standby Letters of Credit 	
<ul style="list-style-type: none"> ▪ Supply Chain Payables Financing 	
<ul style="list-style-type: none"> ▪ Supply Chain Receivables Discounting 	
<ul style="list-style-type: none"> ▪ Interest Rate Risk Management 	Interest Rate Swaps, Caps, Collars and Blend and Extend strategies
5. ONLINE SERVICES	All Online Services are offered under identical agreements, policies, and procedures in the states in which the underlying product(s) is/are offered.
<ul style="list-style-type: none"> ▪ Personal Online 	
<ul style="list-style-type: none"> ▪ City National Bank App <ul style="list-style-type: none"> • Checking/Savings/Loans/Lines • Credit Cards • Trust & Investments • Brokerage • Wires • Internal Transfers • Payments • Bill Pay • Remote Check Deposit • Biometric ID • Zelle (Personal) • Business Suite Linkage • Client Account Alerts (SMS & email) • Travel notifications • Digital Enrollment • Manage profile/preferences 	<p>Brokerage access is view only with intraday (15 minute delayed) prices, market value, unrealized gain/loss, and activity.</p> <p>Transfers include transfers between linked bank and brokerage accounts.</p>
<ul style="list-style-type: none"> ▪ City National Online <ul style="list-style-type: none"> • Checking/Savings/Loans/Lines • Credit Cards • Trust & Investments • Brokerage • CIFT • Wires • Internal/External Transfers • Payments • Bill Pay • Statements • Online Account Opening • Alerts 	<p>Online Account Opening: Existing clients can apply for new credit cards.</p> <p>Brokerage view is Intraday (15 minute delayed) market value on account summary page, with SSO into full online brokerage site where clients can trade, access market research, view & download brokerage statements and other documents, etc.</p>

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<ul style="list-style-type: none"> • Lock/Unlock cards • Access rewards • Set spending limits • Check orders • Stop payment • Profile maintenance • Travel notifications • Digital Enrollment • Online documents (Statements, Reports) • Message Center • Contact Us 	
<ul style="list-style-type: none"> ▪ Business Online <ul style="list-style-type: none"> • Message Center • Administrative Reports • Company Details • User Management • Manage profile/preferences 	
<ul style="list-style-type: none"> ▪ Business Suite <ul style="list-style-type: none"> • Statements • Stop Payment • Deposit, Loans and Sweep Account Access • Wires • ACH • Account Transfers • Reporting • ACH Origination • Entitlements • Internal/External Transfers • Check Positive Pay • ACH Positive Pay • ARP Reports • E-Deposit • Business Bill Pay 	
<ul style="list-style-type: none"> ▪ Business Essentials <ul style="list-style-type: none"> • Statements • Deposit, Loans and Sweep Account Access • Stop Payments • Entitlements • Account Transfers • Wires • ACH • Check Positive Pay • Business Bill Pay • E-Deposit 	
<ul style="list-style-type: none"> ▪ Business Mobile <ul style="list-style-type: none"> • View balances on multiple accounts • Review Information on individual transactions • Transfer funds between accounts in real time • Create Bill payments to existing payees 	

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<ul style="list-style-type: none"> ▪ System administrator control of user passwords and lockouts ▪ Release and approve wire transfers ▪ Approve pending ACH transactions ▪ Make decisions and approve exceptions in Positive Pay for checks ▪ Create Check Issues for Positive Pay for checks ▪ Place or cancel a Stop Payment ▪ Deposit checks ▪ City National ATM and branch locator is also available 	
▪ ACH Services Manager	
▪ Investment Account View	
▪ Online Change Order	
▪ Portfolio Review	
▪ Client Initiated Funds Transfer	See "Trust and Investments Services" section.
▪ Book2Bank	
▪ City National Card Alerts	
▪ City National Visa Gift Card	
▪ CityTax	
▪ Controlled Disbursement	
▪ EASI Link	
▪ Remit Advantage	
▪ Remit Scan	
▪ Remote Check Express	
▪ StuckyNet-Link	
▪ Wholesale Lockbox	
▪ Commercial AP	Online portal used by all Commercial AP clients.
▪ Commercial Card Online (business/commercial clients only)	Offered to all Commercial Card clients only.
▪ International Banking Online (IBO)	
▪ International Banking Online (FX)	
▪ Online Brokerage	
6. TREASURY MANAGEMENT SERVICES & AgilLink	
▪ Account Analysis	
▪ AgilLink Web Application	
▪ AgilLink Mobile Application	
▪ Account Reconciliation	

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<ul style="list-style-type: none"> ▪ ACH Fraud Protection – ACH Positive Pay (Filters) and Blocks 	
<ul style="list-style-type: none"> ▪ Armored Carrier 	
<ul style="list-style-type: none"> ▪ Automated Clearing House (ACH) 	
<ul style="list-style-type: none"> ▪ Book2Bank - A business invoice automation and payments solution that syncs clients' accounting software, allowing them to automate their entire Accounts Payable process, from managing invoice workflows to streamlining payment approvals and generating electronic payments. 	
<ul style="list-style-type: none"> ▪ Business Bill Pay - This allows clients to manage their bill payments 	
<ul style="list-style-type: none"> ▪ Mobile Banking for Business 	Available for Business Essentials and Business Suite
<ul style="list-style-type: none"> ▪ Business Online - This is the CNB business online portal that provides a consolidated interface to various business products via Single Sign-On. 	
<ul style="list-style-type: none"> ▪ Business Suite - This offers the full suite of online Treasury management services to commercial clients 	
<ul style="list-style-type: none"> ▪ Cash Vault 	
<ul style="list-style-type: none"> ▪ Chrome River 	
<ul style="list-style-type: none"> ▪ CityTax 	
<ul style="list-style-type: none"> ▪ City Image (Items and Statements) 	
<ul style="list-style-type: none"> ▪ City National E-Deposit 	
<ul style="list-style-type: none"> ▪ Controlled Disbursement 	
<ul style="list-style-type: none"> ▪ Deposit Courier 	
<ul style="list-style-type: none"> ▪ EASI Link - Direct Integration - A banking gateway to integrate client used software directly with the bank to retrieve account information and enable efficient payment processing using APIs or file transmission capabilities. 	
<ul style="list-style-type: none"> ▪ EASI Link Connectors - Our connectors embed directly into clients' accounting software to send payments and reconcile activity, helping to avoid duplicate entry and providing more control and security. 	
<ul style="list-style-type: none"> ▪ EASI Link Check Printing – Clients transmit check disbursement information to City National Bank through a secure EASI Link connection. Checks are issued and mailed next day without the time-consuming in-office check printing and signing process required in most business settings. 	
<ul style="list-style-type: none"> ▪ Electronic Data Interchange (EDI) 	
<ul style="list-style-type: none"> ▪ Exactals PaymentHub 	A payment portal to streamline the complex world of recurring, high-volume, non-payroll payments quickly and

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	securely. Speed up manual administrative work with a cloud solution that handles rights management, royalty calculations and payments processing at scale
▪ Inbound Multi-Bank Reporting	
▪ Liberty ID Restoration Services	
▪ Lockbox Services	Offered in CA, NV and NY only.
▪ Merchant Services	
▪ Outbound Multi-Bank Reporting	
▪ Payroll Services	
▪ Positive Pay - Check	
▪ QuickBooks Direct Connect	
▪ Remote Check Express	
▪ Remote Cash Vault	
▪ Wire Transfer	
▪ City National Bank Deposit Sweep Program	
▪ MMF Investment Sweep	
▪ Commercial Credit Sweep	
▪ CDARS Program	Certificate of Deposit Account Registry Program (CDARS).
▪ Zero Balance Accounting	
7. TRUST AND INVESTMENT SERVICES	Trusts are offered under the same policy and procedures as other WM services such as Investment Management. Investment Management services are offered under identical agreements, policies and procedures, except as noted below.
▪ Financial Planning	WP provide basic retirement and cash flow modeling
▪ Personal Trust Services	
▪ Custody Services for Personal Trusts	Provided as part of acting as trustee. SEI is current custodian
▪ Trust Real Estate Management	Provided as part of acting as trustee for both RBC DE state charter and CNB national charter, as well as under agent for fiduciary.
▪ Trust Administration Services for Personal Trusts	Provided as part of acting as trustee for both RBC DE state charter and CNB national charter
▪ Delaware Trust Services	Delaware trust services is NOT any different than acting as trustee in any other jurisdiction
▪ Online Portfolio Review	Online available primarily to co-trustees
Retirement/Business Trust Services	
▪ Custody and Trustee Services for Employee Benefit Trusts	

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<ul style="list-style-type: none"> ▪ Trust and Investment Management Services for Employee Benefits Trusts 	
<ul style="list-style-type: none"> ▪ 401(k)-Plan Referral Program 	Services offered through referrals to RBC US Wealth Management
Institutional Custody	
<ul style="list-style-type: none"> ▪ Institutional Custody 	
<ul style="list-style-type: none"> ▪ Holding Escrows 	
<ul style="list-style-type: none"> ▪ Directed IRA 	
<ul style="list-style-type: none"> ▪ Qualified Custodian Safekeeping Services 	
<ul style="list-style-type: none"> ▪ CNB DDA Sweep Services 	
<ul style="list-style-type: none"> ▪ City National Bank Deposit Sweep Program 	
<ul style="list-style-type: none"> ▪ CNB Investment Sweep Account 	
Investment Services – Investment Management	
<ul style="list-style-type: none"> ▪ Portfolio Management 	Offered in all states.
<ul style="list-style-type: none"> ▪ Asset Allocation Strategies 	Offered in all states.
<ul style="list-style-type: none"> ▪ City National Rochdale Funds 	Offered in all states.
<ul style="list-style-type: none"> ▪ Equity Management 	Offered in all states.
<ul style="list-style-type: none"> ▪ Fixed Income Management 	Offered in all states.
<ul style="list-style-type: none"> ▪ Liquidity Management 	Offered in all states.
<ul style="list-style-type: none"> ▪ U.S. Select Core Equity 	Offered in all states.
<ul style="list-style-type: none"> ▪ U.S. Core Equity 	Offered in all states.
<ul style="list-style-type: none"> ▪ Mid-Cap Equity 	Offered in all states.
<ul style="list-style-type: none"> ▪ Equity Income Strategy 	Offered in all states.
<ul style="list-style-type: none"> ▪ Strategic Credit Fund 	Closed-End Fund. Offered in all states.
<ul style="list-style-type: none"> ▪ Select Strategies Fund (Reinsurance) 	Closed-End Fund. Offered in all states.
<ul style="list-style-type: none"> ▪ Investment Services – Brokerage Services (City National Securities, Inc. CNS) - Member, FINRA (formerly, NASD/SIPC) 	City National Securities, Inc. (CNS) brokerage and investment services are offered under identical terms and conditions in all states where CNS is registered.
<ul style="list-style-type: none"> ▪ CNS Investment Advisory Program 	
<ul style="list-style-type: none"> ▪ CNS Asset Allocation Program 	
<ul style="list-style-type: none"> ▪ Equity and ETFs 	
<ul style="list-style-type: none"> ▪ Closed-End Funds, Unit Investment Trusts 	
<ul style="list-style-type: none"> ▪ Options 	
<ul style="list-style-type: none"> ▪ New Issue & Secondary Preferred 	
<ul style="list-style-type: none"> ▪ Commercial Paper 	

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▪ Corporate Bonds	
▪ Federal Agencies	
▪ Certificate of Deposits Brokered CDs)	
▪ CNB Bank Deposit Sweep Program	
▪ Money Market Funds	
▪ Mutual Funds	
▪ Municipal Bonds and Notes	
▪ US Treasuries	
▪ Structured Notes	
▪ IRA, Roth IRA, SEP IRA, IRA Rollover, Inherited IRA, Simple IRA, Individual 401K, and Retirement Plan (Profit Sharing/Money Purchase) Accounts	
▪ Margin Accounts	
▪ 529 College Savings Plans	
▪ Online Brokerage	
▪ Client Initiated Funds Transfer	Online service that allows clients to request transfers between their City National Securities (“CNS”) brokerage account and its linked city National Bank (“CNB”) deposit account.
▪ Private Placements	
▪ Insurance Referral Program	Not Available at this time.
▪ NFS International Trading Platform	
8. Exactuals	PaymentHub, RAI
9. FilmTrack	New User Interface (Consolidated FilmTrack Platform that all modules, except RoyaltyZone, are being migrated to), Avails, Royalty Zone, StarCM
10. First American Equipment Finance	Equipment Financing and Aircraft Loans