



Presentation to:

El Camino Real Alliance Charter High School



A LEGACY OF SERVICE, SOLUTIONS AND TRUSTSM



Service, Solution and Trust

City National's mission is to provide the ultimate banking experience for successful entrepreneurs and professionals through an uncommon dedication to extraordinary service, proactive advice and total financial solutions.

Our goal is to become the most recommended financial provider in North America.



HISTORY

The City National Bank Story

In 1954, a small group of business leaders set out to provide Southern California's entrepreneurs with a unique brand of personal service and relationship banking.

City National Bank was born.

Today, the company continues to provide unparalleled client service and capabilities and now it is owned by one of the world's most powerful financial institutions — Royal Bank of Canada.

History



Over 60 years of services to entrepreneurs, their businesses and their families

1950s 1960s 1970s 1980s 1990s 2000s 2010s

In 1954, a small group of business leaders set out to provide Southern California's entrepreneurs with a unique brand of personal service and relationship banking.

City National Bank is born.

City National gains a reputation as *The Bank to the Stars*

City National assets surpass \$1 billion

With nearly \$5 billion in assets, City National becomes the 10th largest bank in California

Russell Goldsmith is elected Chairman of the Board and CEO of City National Bank.

The New York Stock Exchange lists City National Corporation under the ticker symbol "CYN".

City National enters the new millennium by expanding into the San Francisco Bay Area, New York City and Nevada. The merger with Rochdale Investment Mgt. creates City National Rochdale.

In 2015, City National Bank joined Royal Bank of Canada to expand our financial capabilities for clients in the USA.



A LEGACY OF SERVICE, SOLUTIONS AND TRUSTSM

U.S. Market Presence Snapshot¹



Backed by one of the strongest financial institutions in the world, City National offers a unique combination of highly personal services with a full range of tailored solutions. All this delivered with the resources of a global financial organization with the individualized attention of a boutique firm.

Consolidated Financial Highlights**

	AT 4/30/2018	AT 4/30/2017
Total assets	\$48.8 billion	\$45.0 billion
Total deposits	\$42.0 billion	\$39.4 billion
Total loans and leases***	\$32.5 billion	\$28.0 billion
Assets under management****	\$47.7 billion	\$43.8 billion
Assets under management or administration****	\$64.9 billion	\$58.5 billion

City National Bank offers a full complement of banking, trust and investment services in more than 70 offices, including 19 full-service regional centers, in Southern California, the San Francisco Bay Area, Nevada, New York City, Nashville, Atlanta, Minneapolis and Washington, D.C.*

*¹Not all services available at all locations. Please contact your CNB banker for details.

**As of April 30, 2018 for City National Bank and its managed affiliates. Certain other restrictions may also apply.

***Excludes acquired impaired loans.

****Prior periods have been reclassified to conform to current period presentation.

*Please see important footnotes and disclosures on slide 42.



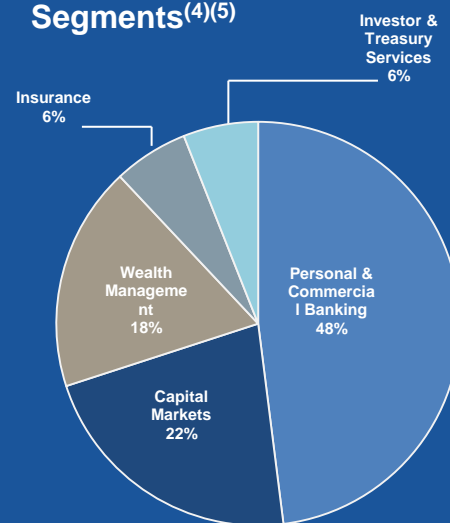
A LEGACY OF SERVICE, SOLUTIONS AND TRUSTSM

Royal Bank of Canada - A Global Reach⁽¹⁾



Market Cap⁽²⁾	\$110 billion (USD) #1 in Canada #5 in North America
Total Assets	\$1,275 billion
Top 15 Global Investment Bank⁽³⁾	#11 Globally by fees

Earnings by Business Segments⁽⁴⁾⁽⁵⁾



Credit Ratings (Moody's / S&P)	A1 / AA- Amongst the Highest Globally
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Countries of Operation	36 Countries
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Assets under Management / Admin.	C\$661 billion / C\$5,666 billion
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Employees Worldwide	81,000 +
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Financial Stability & Strong Results⁽⁵⁾	Revenue: C\$41.5 billion Net Income: C\$11.7 billion CET1 Ratio: 10.9%
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Clients Worldwide	16 million +
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City National Client Segments

— Overview¹



Personal and Business Banking	<ul style="list-style-type: none"> • Individuals, organizations and small businesses
Commercial Banking	<ul style="list-style-type: none"> • Businesses and organizations with professional management
Equipment Finance ^{**}	<ul style="list-style-type: none"> • Equipment leasing and financing • Legal industry expertise • Online lease management platform
Specialty Banking	<ul style="list-style-type: none"> • Food and beverage, franchise finance, healthcare, capital finance, foreign exchange, interest rate risk management, international banking and trade finance, mortgage warehouse lending, municipal finance, structured finance
Entertainment Banking	<ul style="list-style-type: none"> • Professionals in business management, CPAs, personal management, talent agencies, film, TV, theater and music, professionals in entertainment law firms, sports, theater owners/Broadway general managers, guilds, entertainment executives/talent, record labels, music publishers and Latin entertainment
Private Banking	<ul style="list-style-type: none"> • High and ultra high net-worth families • Select professional services firms • Select non-profits
Real Estate Banking	<ul style="list-style-type: none"> • Experienced real estate investors whose primary business is to develop and/or invest in real estate
Wealth Management	<ul style="list-style-type: none"> • High-Net-Worth private portfolio management • High-touch client service with direct access to portfolio manager and team • Differentiated strategies based on proprietary research • Wealth planning

^{**} Not all services available at all locations. Please contact CNB banker for details.
^{**} Equipment leasing and financing is provided by First American Equipment Finance, a subsidiary of City National Bank, and is subject to credit approval.

Please see important footnotes and disclosures on slide 42.

The image features a blue background with a horizontal band showing a modern, metallic building with curved, reflective surfaces under a blue sky with clouds. Overlaid on this band is the City National Bank logo, which includes the text "CITY NATIONAL BANK" in large, bold, black capital letters, and "AN RBC COMPANY" in smaller, blue capital letters below it. To the left of the text is the RBC logo, a blue square with a yellow lion. To the right is a stylized blue graphic of a building.

CITY NATIONAL BANK



AN RBC COMPANY

**Recognized for excellence in business banking
for more than 10 consecutive years.**

Account Services Overview

El Camino Real Alliance Charter High School

- Balance: \$8,354,838.55*
- ECR: 0.40%

Reporting & Risk Management

- Treasury Net (TNET) Online Access
- ACH Positive Pay **
- Check Positive Pay – w/Payee Verify **
- Online Image Access – Checks & Statements

Depository

- Cash Vault/Armored Carrier
- E-Deposit **
- Incoming Wires

Disbursements

- Check issuance
- ACH Origination **

**Average monthly ledger balance for May 2018*

*** Recommend Solutions*

Overview

- 3 accounts
 - General/Payroll Account
 - Accounts Payable Account
 - ASB Account
- Proposal matches services currently used at Hanmi Bank.

Recommendations

- Invest excess balances utilizing CNB's suite of liquidity management products including but not limited to an Interest Bearing Analysis Account.
- Assess ability for accounting software to integrate with CNB to reduce data entry and maximize straight-through processing.
- Reduce paper payments and utilize ACH and Card to pay vendors.
- Accelerate availability of check and deposits by processing these deposits electronically .

Solutions:

- **Analyzed Hybrid Account:** Account structure that provides compensation on average collected balances to help in offsetting service charges. Interest is then paid on balances in excess of what is required to offset service fees.
- **Book 2 Bank:** CNB add on that will provide automated data integration with CNB and Net Suite. B2B will facilitate invoice work-flow in addition to simplifying payments by sending payment instructions to CNB with appropriate approvals.
- **Commercial Card:** Utilize a card program as the primary method for paying vendors. CNB can assist by providing a vendor analysis to assess the likelihood of card acceptance.
- **Smart Safe:** Allows for cash deposits to be made via a small "ATM-like " safe on your premises allowing you to receive next day credit on deposits in addition to keeping an electronic log of user activity.

El Camino Real Alliance Charter High School
5440 Valley Circle Blvd
Woodland Hills, CA 91367

Account Officer: Sim Tang-Paradis
Unit: Westlake Village
Month: May-18

Service Summary

	CNB Scenario A	CNB Scenario B	Hanmi Bank
Earnings Credit Rate	0.40%	0.40%	0.25%
Investable Balance	8,346,473.47	8,346,473.47	8,346,473.47
Earnings Allowance Based on Balances	\$2,835.51	\$2,835.51	\$1,594.80
Associated Activity Charges	\$1,281.60	\$2,079.59	\$1,276.64
Net Excess/(Deficit)	\$1,553.91	\$755.92	\$0.00
Excess Investable Balances	4,574,021.86	2,225,099.68	N/A
Interest Rate on Excess Balances	0.50%	0.50%	N/A
<i>Estimate of interest earned for period</i>	\$1,942.39	\$944.91	N/A

Scenario A **Current Services** **El Camino Real Alliance Charter High School**
would utilize at City National Bank.

Scenario B **Recommend: Book2Bank with Net Suite, Check Positive Pay with**
Payee Verification, ACH Positive Pay and E-Deposit.

One time setup fees.

ACH Filter Authorizations	5.00	per acct.
B2B Implementation	250.00	per client
E-Deposit	100.00	per client
Positive Pay - Payee Verification	50.00	per acct.
Positive Pay (without Full Recon)	50.00	per acct.

Please Note:

ECR is subject to change.

Pricing valid for 90 days from date of issuance.

City National Bank prepared this proforma for the exclusive and confidential use of **El Camino Real Alliance Charter High School**. It is not rendered as a public document under the Public Information Act.

El Camino Real Alliance Charter High School
5440 Valley Circle Blvd
Woodland Hills, CA 91367

Account Officer: Sim Tang-Paradis
Unit: Westlake Village
Month: May-18

BALANCE SUMMARY

AVERAGE LEDGER BALANCE - DDA/NOW	8,354,838.55
TOTAL AVERAGE LEDGER BALANCE	8,354,838.55
- FLOAT - DDA/NOW	8,365.08
COLLECTED BALANCE	8,346,473.47
POSITIVE COLLECTED BALANCE	8,346,473.47
INVESTABLE BALANCE (EXCLUDES MONEY MARKET BALANCES)	8,346,473.47
- BALANCE REQUIRED FOR SERVICES	3,772,451.61
EXCESS/DEFICIT BALANCE	4,574,021.86
INTEREST ON EXCESS BALANCE	1,942.39
EARNINGS CREDIT RATE	0.40%
EARNINGS CREDIT	2835.51

SERVICE DESCRIPTION	UNITS	PROPOSED UNIT PRICE	UNIT OF MEASURE	PROPOSED TOTAL PRICE	INVESTABLE BALANCE REQUIRED
Depository Services					
Account Maintenance					
1 - 10 Accounts	3	21.00	per account, per month	63.00	185,443.55
Deposit Posting		1.25	per deposit	-	-
Deposited Items - On-Us	65	0.15	per item	9.75	28,699.60
Checks Paid	335	0.20	per item	67.00	197,217.74
Currency Deposited	\$72,000	0.0013	per \$1	93.60	275,516.13
Funds Advanced - Overdrafts		10.00%		-	Fee Based
Funds Advanced - Uncollected		10.00%		-	-
Overdraft Items (NSF)		37.00	per item	-	-
Treasury Management Services:					
Treasury Net Basic					
Treasury Net Basic Accounts 1-5	1	25.00	per month	25.00	73,588.71
Treasury Net Basic Transaction Detail (1-500)	424	No Charge		-	-
Treasury Net Basic Transaction Detail (501+)	0	0.30	per item	-	-
Treasury Net Basic Unlimited Users		No Charge		-	-
Treasury Net Basic Account Transfer		No Charge		-	-
Treasury Net Basic Stop Payments (6 months)	23	14.00	per order	322.00	947,822.58
Treasury Net Basic Range Stop Payments (6 months)		26.00	per order	-	-
Treasury Net Basic Image Retrieval		No Charge		-	-
Treasury Net Basic - ACH (Add On)	1	30.00	per month	30.00	88,306.45
Wire Processing					
Incoming Wires					
Incoming Domestic Wire	32	13.00	per wire	416.00	1,224,516.13
ACH Origination					
<i>(all input methods: Treasury Net, transmission, Vendor, EASI Link)</i>					
ACH Originated Credit - On Us		0.11	per item	-	-
ACH Originated Credit - Transit		0.15	per item	-	-
ACH File Input (1-5)		5.00	per activity day/per ACH ID	-	-
ACH File Input (6+)		20.00	per activity day/per ACH ID	-	-
ACH NOC		3.00	per item	-	-
ACH Return Item		5.00	per item	-	-
Armored Carrier Service *does not include fuel surcharge	1	184.00	cost	184.00	541,612.90
Cash Vault Services					
Standard Deposit - Currency Only	57	1.25	per deposit	71.25	209,727.82
Cash Vault Deposit Surcharge		0.90	per deposit	-	-
Cash Vault Deposit Surcharge (Mixed)		4.40	per deposit	-	-
Coin Furnished		0.13	per roll	-	-
Currency Furnished		0.0013	per \$1	-	-
Change Order - Standing/Tele-entry		3.00	per order	-	-
Cash Vault Deposit Bags					
Clear Deposit Bag - Currency (10" x 13")		55.00	per carton (200/carton)	-	-
Clear Deposit Bag - Currency and Check (18" x 15")		50.00	per carton (100/carton)	-	-
TOTAL SERVICES PROVIDED				1,281.60	3,772,451.61

ANALYZED RESULTS

Earnings Credit	2,835.51	8,346,473.47
Less Total Analyzed Fees	1,281.60	3,772,451.61
Analyzed Result	1,553.91	

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COLLECTED BALANCE	8,346,473.47
POSITIVE COLLECTED BALANCE	8,346,473.47
INVESTABLE BALANCE (EXCLUDES MONEY MARKET BALANCES)	8,346,473.47
- BALANCE REQUIRED FOR SERVICES	6,121,373.79
EXCESS/DEFICIT BALANCE	2,225,099.68
INTEREST ON EXCESS BALANCE	944.91
EARNINGS CREDIT RATE	0.40%
EARNINGS CREDIT	2835.51

SERVICE DESCRIPTION	UNITS	PROPOSED UNIT PRICE	UNIT OF MEASURE	PROPOSED TOTAL PRICE	INVESTABLE BALANCE REQUIRED
Depository Services					
Account Maintenance					
1 - 10 Accounts	3	21.00	per account, per month	63.00	185,443.55
Deposit Posting		1.25	per deposit	-	-
(+) Deposit Posting - Electronic	7	1.25	per deposit	8.75	25,756.05
Deposited Items - On-U's	65	0.15	per item	9.75	28,699.60
Checks Paid	335	0.20	per item	67.00	197,217.74
Currency Deposited	\$72,000	0.0013	per \$1	93.60	275,516.13
Funds Advanced - Overdrafts		10.00%		-	Fee Based
Funds Advanced - Uncollected		10.00%		-	-
Overdraft Items (NSF)		37.00	per item	-	-
Treasury Management Services:					
Treasury Net Basic					
Treasury Net Basic Accounts 1-5	1	25.00	per month	25.00	73,588.71
Treasury Net Basic Transaction Detail (1-500)	424	No Charge		-	-
Treasury Net Basic Transaction Detail (501+)	0	0.30	per item	-	-
Treasury Net Basic Unlimited Users		No Charge		-	-
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Treasury Net Basic Range Stop Payments (6 months)		26.00	per order	-	-
Treasury Net Basic Image Retrieval		No Charge		-	-
Treasury Net Basic - ACH (Add On)	1	30.00	per month	30.00	88,306.45
Wire Processing					
Incoming Wires					
Incoming Domestic Wire	32	13.00	per wire	416.00	1,224,516.13
ACH Origination					
(all input methods: Treasury Net, transmission, Vendor, EASI Link)					
ACH Originated Credit - On Us		0.11	per item	-	-
ACH Originated Credit - Transit (estimated)	1	0.15	per item	0.15	441.53
ACH File Input (1-5) (estimated)	1	5.00	per activity day/per ACH ID	5.00	14,717.74
ACH File Input (6+)		20.00	per activity day/per ACH ID	-	-
ACH Electronic Debits (Offsets if Balanced Files)		5.00	per item	-	-
ACH NOC		3.00	per item	-	-
ACH Return Item		5.00	per item	-	-
ACH Unauthorized Return Item		10.00	per item	-	-
(+) Treasury Net - Positive Pay Exception Processing (Add On)	1	25.00	pre month	25.00	73,588.71
(+) Treasury Net - Check Issue File Import (Add On)	1	30.00	per month	30.00	88,306.45
(+) Book2Bank					
B2B Maintenance Advanced Accounting Software	1	250.00	per month	250.00	735,887.10
B2B Payments Check 1-5	5	-	per item	-	-
B2B Payments Check 6+	309	1.00	per item	309.00	909,556.45
B2B Payments ACH 1-5	5	-	per item	-	-
B2B Payments ACH 6+		0.25	per item	-	-
B2B Outsourced Invoice Capture		1.00	per item	-	-
(+) Account Reconciliation Processing (ARP)					
Positive Pay (Without Full Account Reconciliation)					
Monthly Maintenance	1	50.00	per account, per month	50.00	147,177.42
Payee Verification - Service Maintenance	1	30.00	per account, per month	30.00	88,306.45
Checks Paid Surcharge	314	0.06	per item	18.84	55,456.45
Exceptions Reported (Via Treasury Net)		2.00	per item	-	-
Exception Image (Via Treasury Net)		0.30	per item viewed	-	-
Exception Item Return (Via Treasury Net)		12.50	per item	-	-
Manual File or Register Changes		1.50	per item	-	-
Corrected Rejected Issues/Voids		0.15	per item	-	-

(+) ACH Fraud Protection					
ACH Filter Add / Modify		5.00	per account, per mo.	-	-
Monthly Maintenance	3	10.00	per account, per month	30.00	88,306.45
Filter Authorizations		1.00	per account, per filter	-	-
ACH Positive Pay Exceptions		3.00	per exception	-	-
Delete ACH Filters		10.00	per item	-	-
Armored Carrier Service <i>*does not include fuel surcharge</i>	1	184.00	cost	184.00	541,612.90
Cash Vault Services					
Standard Deposit - Currency Only	50	1.25	per deposit	62.50	183,971.77
Cash Vault Deposit Surcharge		0.90	per deposit	-	-
Cash Vault Deposit Surcharge (Mixed)		4.40	per deposit	-	-
Coin Furnished		0.13	per roll	-	-
Currency Furnished		0.0013	per \$1	-	-
Change Order - Standing/Tele-entry		3.00	per order	-	-
Cash Vault Deposit Bags					
Clear Deposit Bag - Currency (10" x 13")		55.00	per carton (200/carton)	-	-
Clear Deposit Bag - Currency and Check (18" x 15")		50.00	per carton (100/carton)	-	-
(+) E-Deposit					
Monthly Maintenance Fee	1	50.00	per month	50.00	147,177.42
TOTAL SERVICES PROVIDED				2,079.59	6,121,373.79
(+) Recommended Services					
ANALYZED RESULTS					
Earnings Credit				2,835.51	8,346,473.47
Less Total Analyzed Fees				2,079.59	6,121,373.79
Analyzed Result				755.92	



CITY NATIONAL®

Book2BankSM

A BUSINESS PAYMENT PLATFORM

City National's Book2Bank business payment platform can automate your entire payments process. From managing invoices and related documents to streamlining approvals and generating electronic payments, Book2Bank saves you time, improves control and helps secure your payments. Plus, Book2Bank integrates with QuickBooks® and other accounting software¹ for outgoing payments, account reconciliation and account-to-account transfers.

Key Features

- Automatically deliver check, City National Visa® Commercial Credit Card² or electronic payments.
- Eliminate paper; store and manage documents electronically and link invoices for the convenience of your approvers.
- Organize incoming invoices with automatic purchase order matching.³
- Review and approve payments on your computer.
- Help detect fraud, maximize cash positions and manage vendor relationships using the reporting module.
- Simplify payments for businesses that do not use accounting software, facilitate approval controls, and store vendor history and documentation for audit purposes.
- Prevent check fraud through our easy-to-use automated Positive Pay connection.
- Earn City National Rewards® Points⁴ with City National Visa Commercial Credit Card² options.

Business Benefits

- Improves cash management for small to mid-sized businesses; helps manage cash flow.
- Saves time by eliminating double entries on your accounting system and City National Online® banking.
- Saves time by eliminating paper records and using streamlined image processing and point-and-click electronic archives.
- Improves information management with greater visibility of vendor payments and highlights payment trends.
- Avoids fraud with dual payment controls typically required in audits, decreasing both internal and external security risks, and makes Positive Pay for checks more efficient.
- Saves money through expedited payments, allowing you to take advantage of early-pay discounts.

Contact your Relationship Manager to find out how Book2Bank can help your business:

Rosie Cabana
Treasury Management Consultant
(818) 227-4313
rosie.cabana@cnb.com

¹ Supported software includes QuickBooks®, MS Dynamics GP, NetSuite, NetSuite OneWorld® and Intacct®.

² Subject to credit approval.

³ Supported software includes NetSuite, NetSuite OneWorld® and MS Dynamics GP.

⁴ See City National Rewards Program Terms, Conditions and Program Rules at cnb.com/rewards for more information.

Visa is a registered trademark of Visa International Service Association and used under license.

CITY NATIONAL BANK VISA® COMMERCIAL CARD

A Better Way to Manage Purchasing

We work hard to provide our business clients with more flexible, convenient and useful tools – and our City National Visa Commercial Card¹ delivers all these benefits and more. Used as a business credit card for everyday expenses or a purchasing card for travel and entertainment, our Commercial Card offers convenient buying power along with the ability to easily monitor and manage employee expenses online.

Monitor Expenses at a Glance

Customized to fit the needs of your business, our Commercial Card comes with a complimentary management tool, Commercial Card Online, which allows you to review and control account usage through a secure, easy-to-use Web-browser interface².

- Instantly access account statements
- Define and control levels of online access
- Monitor transactions
- Administer cardholder accounts, including setting individual credit limits
- View transaction authorizations and declines as they occur

Utilize Advanced Management Options

An optional Commercial Card Online reporting feature provides access to advanced reporting and data mapping tools.

- Approve expense reports online and attach scanned receipts
- Easily append allocation codes to transactions to facilitate better reporting
- Access more powerful reporting capabilities

View the benefits of Commercial Card Online firsthand by visiting our online demo at:

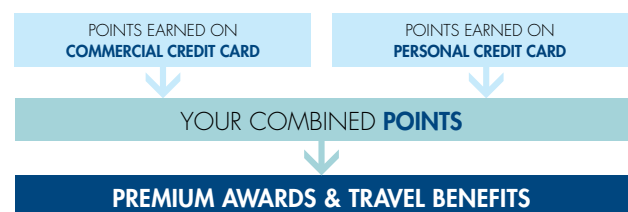
cnb.com/CommercialCardDemo

Take Advantage of the Benefits of a Visa Commercial Card

Your City National Commercial Card can be used around the world, wherever Visa credit cards are accepted, and you receive additional Visa benefits including travel and emergency assistance services.³

Earn Awards

You have the option to earn City National Rewards® Points⁴ that do not expire⁵ and can be used to redeem for merchandise, gift cards, or airline tickets. Points can accrue to the business or be provided to individual cardholders. Also combine Points from all of your personal and business City National Visa Credit Cards with City National Rewards.⁶



To learn more, please contact:

Rosie Cabana
Treasury Management Consultant
(818) 227-4313
rosie.cabana@cnb.com

¹ Subject to credit approval.

² An Internet Service Provider (ISP) is required. We do not endorse or provide an ISP.

³ Certain restrictions, limitations and exclusions apply.

⁴ If you choose not to earn City National Rewards Points, the annual fee of \$50 per card will be waived for all cards.

⁵ As long as your account is open and the Rewards program has not ended, your Points do not expire. If, however your account is closed for any reason, any unredeemed

Points remaining on the date of account closure are forfeited and expire. If the Rewards Program is terminated for any reason, you will be notified, in which event you will have at least 60 days to redeem your Points. After this redemption period, any unredeemed Points will be forfeited.

⁶ Certain restrictions apply for combining Points from business and personal City National Visa credit cards that come with City National Rewards. See City National Rewards Program Terms, Conditions and Program Rules, FAQs and City National Rewards Householding Program Rules on cnb.com/rewards for details.

VISA® COMMERCIAL CARD†
PRICING INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.96%
APR for Cash Advances	15.96%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Method of Computing Balance for Interest	Average daily balance (including new transactions).
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$.70.

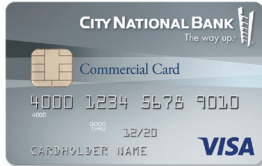

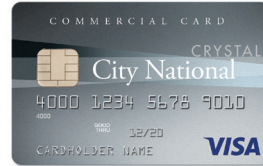
Fees	
Annual Fee	\$50 per card for Commercial Card with City National Rewards®. None for Commercial Card without City National Rewards.
Cash Advance Fee	2% of the amount of each cash advance; \$2 minimum.
Foreign Transaction Fee	3% of the U.S. dollar amount of each transaction; \$2 minimum. None for accounts domiciled in the bank's NY offices.
Overlimit Fee	\$35
Late Payment Fee	\$35
Returned Payment Fee	\$20

† Pricing Information as of August 1, 2013. Additional fees and terms apply. Rates, fees and terms are subject to change at any time.



City National Visa® Commercial Credit Card Solutions¹

Our Visa commercial credit card programs are designed to suit the diverse needs of all types of businesses. From traditional commercial cards, to cards with premium rewards or global travel benefits, we help you choose the right payment tools for achieving your goals.

CHOOSE THIS CARD:	Commercial Card without City National Rewards®	Commercial Card with City National Rewards	Crystal Commercial Card with City National Rewards
			
	<p>If used as a business credit card for everyday expenses or a purchasing card for travel and entertainment.</p> <ul style="list-style-type: none">▪ Fee conscious▪ Municipalities▪ HOAs▪ Not for Profit organizations	<p>If used as a business credit card for everyday expenses or a purchasing card for travel and entertainment.</p> <ul style="list-style-type: none">▪ Looking for benefits for your spending▪ Small businesses and corporations with limited or no global travel	<p>For purchasing power with the global business traveler in mind.</p> <ul style="list-style-type: none">▪ International business traveler▪ International businesses
RATE AND FEE INFORMATION ²			
Minimum Credit Limit Amount	\$2,000		
Annual Fees	None	\$50 per card	\$400 per account and \$75 per card
Annual Percentage Rate (APR) for Purchases	15.96%		
APR for Cash Advances	15.96%		
Cash Advance Fee	2% of the amount of each Cash Advance (minimum \$2.00)		
Foreign Transaction Fee	3% of the U.S. dollar amount of each transaction (minimum \$2.00) ³		None. Use your Crystal Commercial Card to travel the world and you won't be charged any foreign transaction fees by us on your purchases.
REWARDS AND BENEFITS ⁴			
City National Rewards Points ⁵	None	1 Point for every \$1 spent, except for the Crystal Commercial card, where no Points are earned on taxi and limousine transactions. City National Rewards may be combined into one Rewards account. ⁶	
Taxi and Limousine Discount	None		5% discount on qualifying taxi and limousine purchases, up to \$5,000 per card per calendar year. ⁷
Incidental Airline Fee Discount	None		Up to \$250 discount per card per calendar year on many incidental airline fees, such as ticket change/cancellation fees, checked baggage fees, upgrade charges, in-flight food, beverages and entertainment (including WiFi) charges, airport lounge day passes, airline lounge club membership fees and Global Entry, TSA Pre✓ and CLEAR® membership fees. ⁷

REWARDS AND BENEFITS ⁴			
24/7 Concierge Services	None		Crystal Card Concierge offers a wide range of worldwide assistance, from securing restaurant and travel reservations to finding specials gifts or entertainment tickets. ⁸
Co-Branded Card	Personalize the City National Commercial Credit Card with the business Company logo		
ADDITIONAL BENEFITS AND PROTECTIONS ⁹			
Auto Rental Collision Damage	x	x	x
Waiver Travel Accident Insurance	x	x	x
Travel & Emergency Assistance	x	x	x
Visa Liability Waiver for Employee Misuse and Abuse	x	x	x
Emergency Card Replacement	x	x	x
Emergency Cash Advances	x	x	x
COMMERCIAL CARD ONLINE FUNCTIONALITY			
Transactions: <ul style="list-style-type: none">▪ Transactions can be downloaded into Excel, MS Money and QuickBooks.			
Authorizations/ Declines: <ul style="list-style-type: none">▪ View authorizations and declines when they are made.			
Accounts: <ul style="list-style-type: none">▪ Organizational Administrators can create new authorized user accounts via the online system.			
Real Time: <ul style="list-style-type: none">▪ Organizational Administrators can adjust individual authorized user credit limits.			
Advanced Reporting: <ul style="list-style-type: none">▪ All transactions for all accounts can be downloaded using one report.			
Online Expense Reports: <ul style="list-style-type: none">▪ Businesses can have cardholders complete expense reports online			
Attach Allocation Codes: <ul style="list-style-type: none">▪ GL codes, cost centers and other allocation strings can be attached to each transaction to facilitate better reporting.			

¹ Subject to credit approval. Visa Commercial Credit Cards are offered in City National Bank offices in the states of California, Georgia, Nevada, New York and Tennessee.

² Rate and fee information subject to change at any time without notice. Additional fees and charges apply. Ask us for details.

³ Accounts domiciled in our New York offices are not assessed foreign transaction fees.

⁴ Rewards and benefits subject to change and cancellation at any time without notice.

⁵ Points are earned on net purchases (purchases less returns and credits) only. ATM and PIN-based transactions do not earn Points. If your account is closed for any reason, any unredeemed Points remaining on the date of the account closure are forfeited and expired. If the Rewards Program is terminated for any reason, you will be notified, in which event you will have at least 60 days to redeem your Points. After this redemption period, any unredeemed Points will be forfeited. See City National Rewards Program Terms, Conditions and Program Rules at cnb.com/rewards for more information

⁶ Certain restrictions apply for combining Points from business and personal City National Visa credit cards that come with City National Rewards. See City National Rewards Program Terms, Conditions and Program Rules, FAQs and City National Rewards Householding Program Rules on cnb.com/rewards for details.

⁷ Both the Taxi and Limousine Discount and the Incidental Airline Fee Discount are in the form of a statement credit to the Crystal Commercial Card account. To receive the statement credit, the Crystal Commercial Card account and the card to which the qualifying fee or charge was incurred must be open and in good standing on the date the statement credit is posted to the account. Qualifying incidental airline fee transactions must be made at eligible US-Domestic airline carriers to qualify for the Incidental Airline Fee Discount. The incidental airline fee and taxi and limousine charge transactions must be identified under the appropriate merchant code, industry code, or required service or product identifier for the transaction to qualify. City National Bank does not determine whether merchants correctly identify the transactions under the appropriate codes or identifiers. City National Bank and Visa rely on the merchant to submit the correct information for the transaction. The Taxi and Limousine Discount and the Incidental Airline Fee Discount benefits are subject to change and cancellation at any time. Additional conditions, limitations, exclusions and restrictions may apply. If you are approved for the City National Bank Visa Crystal Commercial Card, please review the Incidental Airline Fee Discount through Statement Credit Program Disclosure and the Taxi and Limousine 5% Discount through Statement Credit Program Disclosure that will be sent to you for further details.

⁸ Certain limitations and restrictions apply. The cost of any goods or services purchased through the Crystal Card Concierge services on the cardholder's behalf are the cardholder's responsibility and will be billed directly to the cardholder's City National Bank Visa Crystal Commercial Card. Crystal Card Concierge services are provided under contract to City National Bank by WhiteConcierge, a worldwide provider of concierge services.

⁹ Certain conditions, limitations, restrictions and exclusions apply. Benefits and protections subject to change and cancellation at any time without notice.

Visa® is a registered trademark of Visa International Service Association.



For your convenience, we are pleased to provide you with the following contact information for your City National Banking Team. If you have any questions, please feel free to contact us. We greatly appreciate your business and are committed to providing you the personal service you have come to expect from us.

Westlake Village Office
2655 Townsgate Rd, Westlake Vlg, CA 91361
Main Number 805-777-8741 Fax: 805-777-8744

Sim Tang-Paradis
Vice President & Manager
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C: 805-390-9118
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lori.eddy@cnb.com

Client Services: 800-599-0020 or 213-673-9393

Important Disclosures

¹All loans, lines of credit, credit cards and other types of financing are subject to credit approval. Residential mortgages and home equity products are not available in all states. Ask us for more information about the states City National Bank lends in. Aircraft loans and other equipment financing and leasing are offered through First American Equipment Finance, a subsidiary of City National Bank and subject to credit approval and documentation acceptable to First American Equipment Finance. Additional terms and conditions apply to all financing.

²Investment management services provided by City National Rochdale, a U.S. Securities and Exchange Commission Registered Investment Adviser and wholly owned subsidiary of City National Bank. Brokerage services provided by City National Securities, member FINRA/SIPC, and a wholly-owned subsidiary of City National Bank. As with any investment strategy, there is no guarantee that investment objectives will be met and investors may lose money. Diversification does not ensure a profit or protect against a loss in a declining market. All investing is subject to risk, including the possible loss of the money you invest. Past performance is no guarantee of future performance.

³Brokerage services provided by City National Securities, Inc., member FINRA/SIPC, a wholly-owned subsidiary of City National Bank.

⁴City National Bank and its managed affiliates and subsidiaries, as a matter of policy, do not give tax, accounting, regulatory or legal advice. Rules in the areas of law, tax, and accounting are subject to change and open to varying interpretations. You should consult with your other advisors on the tax, accounting and legal implications of actions you may take based on any strategies presented taking into account your own particular circumstances.

⁵Services provided by Symphonic Insurance. See a CNB Banker for more information.

⁶To qualify and enjoy all the benefits of being a Preferred Banking client, a minimum of \$250,000 in qualifying deposit, wealth management and loan accounts must be maintained. For a list of qualifying accounts, other program rules and specific balance requirements, please refer to the City National Preferred Banking Disclosure, which is available on request. Benefits and services may change at any time without notice.

⁷Services provided by OneAmerica. Certain restrictions may apply. See a CNB Banker for more information

⁸Not all services available at all locations. Please see a CNB banker for details. Certain other restrictions may also apply. Foreign currency is sold or purchased at City National's announced rates. Foreign currency returned following delivery will be repurchased at City National's then current purchase rate. A service charge may apply on a transaction under a stated U.S. Dollar amount. Orders for foreign currency canceled following confirmation but before delivery are subject to reversal at City National's then current purchase rate. Special orders for foreign currency not carried in stock must be prepaid. Other transaction minimums and service fees may apply. Ask us for details. Dual Currency investments involve foreign currency exchange rate risk and possible loss of principal, an enhanced yield is not guaranteed and they are not insured by the FDIC or any other government agency. To invest in a Dual Currency Investment (DCI), a Client must meet eligibility and minimum requirements. Restrictions apply. Please ask for details concerning all requirements.

⁹Requires set-up in City National Online. Text and data usage charges through your carrier may still apply. FASTdeposit is available automatically as part of the iPhone and Android downloadable applications. Deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and account eligibility apply. Select clients can request a higher deposit limit. Other restrictions apply. FASTdeposit is a registered trademark of City National Bank. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google, Inc.

¹⁰Equipment leasing and financing provided by First American Equipment Finance, a subsidiary of City National Bank and is subject to credit approval. See a CNB Banker for more information.

¹¹The Private Platinum Checking Account is an interest-bearing account subject to the restrictions stated in the City National Private Platinum Checking Account Disclosure. See City National's most current Account Agreement and Disclosure and applicable Fee Schedule for additional terms and conditions.

Non-deposit investment products are not FDIC insured, are not deposits or other obligations of City National Bank, its affiliates or subsidiaries, and are not guaranteed by City National Bank. They involve investment risks, including the possible loss of principal.

General

City National Bank is an indirect wholly-owned subsidiary of Royal Bank of Canada.
City National Bank member FDIC

NMLSR #536994/Equal Housing Lender



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