

Client Frequently Asked Questions

City National Bank has acquired TotalBank. We know you have a lot of questions and we are here to help! Below are some questions you may have about how this acquisition might impact your account and how you bank with us!

Please note that any changes to your accounts will be effective as of July 9th.

Online Banking - Consumer Clients

51. Will I still be able to conduct my banking needs online?

Yes, just log into Online Banking as normal. Your username and password will remain the same. Downloading the City National Bank of Florida Mobile app (at the App StoreSM and on Google PlayTM) will allow you to bank when and where you like.

52. What is the cut-off time for internal transfers?

The cut-off time for internal transfers is 8 pm via online banking.

53. What will happen to my scheduled internal transfers?

City National Bank is committed to providing a seamless transition of your accounts to CNB. Your scheduled internal transfers will transition over.

54. Are there limits on Online Banking internal transfers?

No. There are no limits for internal transfers.

55. Will my daily external transfer limit change?

Yes. You will see an increase in your daily external transfer limit. Once you log in after July 9, you will be able to see your new higher limits.

56. If I have a question or want to report an error about an electronic transfer, who do I contact?

Call us at 305-349-5410. For loss of a check card, call 1-800-762-2489.

57. Will the funds be available the next day?

Because of the increase in the daily external transfer amount, funds will not be available the next day. Should this change in the future, we will let you know.

58. Why does it show “pending” after I make an internal transfer?

Your transfers will show as pending until the end of the day. You will still have immediate access to your internal transfer funds and will be able to see your current balance on the accounts page.

59. Will I need to re-schedule my recurring external transfers after the conversion?

Yes, you will need to setup your external transfer schedule again. Please make sure to make a copy of your payees and the transfer information prior to the conversion.

60. Will I have access to my previous transactions?

Yes, after we transfer your accounts to City National Bank you will be able to see the previous six months of activity. If you opt in for Online Statements, you will have access to 24 months of online statements and check images.

61. Will I still be able to receive my statements online?

Yes, after we transfer your accounts to City National Bank you will need to opt-in and register to receive your statements online.

To receive online statements, sign up today in online banking by selecting the online statements tab to register. You must accept our Terms and Conditions and opt-out of receiving paper statements to receive your online statements. Once you have signed up, you will have access to 24 months of statements.

62. What will happen to my scheduled and repeating/recurring bill payments?

Your scheduled and recurring bill payment will remain active and will continue to process without interruption. Should there be any changes to our systems in the future, you will be notified.

63. What's going to happen to my e-bill accounts?

You will need to re-register your e-bills with the providers from which you have selected to receive e-bills. Please make sure to make a copy of your e-bills and information prior to July 6th.

64. Will there be a time that the e-Bill service will not be available?

Yes, we anticipate that the e-Bill service will be suspended for a brief period during July 6th – July 9th. We will post messages online to let you know when that will take place so that you can make the necessary arrangements.

65. Will I still be able to send money via PopMoney®?

As we prepare to transfer your accounts to CNB, we will need to suspend PopMoney on June 26th. You will need to keep a record of payees you have in the system as this will not migrate into CNB Online Banking.

66. Will I still be able to send and receive money using PopMoney?

Yes. After July 9th, the first time that you log in to your PopMoney account, you will be asked to accept the new User Agreement; everything else regarding

functionality remains the same. You will need to re-enter any payees you had in the TotalBank system.

67. Does City National Bank have a mobile app?

Yes, the City National Bank of Florida mobile app is offered at no charge. You can download it by visiting the App StoreSM or on Google PlayTM for AndroidTM users. Clients who use the TotalBank mobile app will need to download the City National Bank mobile app and register after July 9th. As of July 6th, the TotalBank app will no longer work. The app is free, but standard rates and fees may apply from your wireless carrier.

68. Will there be any changes to how I use the Mobile Remote Deposit?

There will be no changes to how Mobile Deposit works, however, you will need to download the City National Bank mobile app. You will find the City National Bank of Florida Mobile app at the App StoreSM and on Google PlayTM. Just download the app and accept Mobile Remote Deposit Terms & Conditions and you will be able to see the same services you had before.

69. I use the TotalBank Spanish Online Banking portal. Will I be able to access my accounts in Spanish?

Understanding that many TotalBank clients enjoy the convenience of the Spanish online banking experience, City National Bank has upgraded its portal to provide you with a Spanish option. You will also be able to access your accounts in Spanish on our mobile app.

Contact Numbers:

**Questions specific to account migration to CNB
305-350-3200**

**Main phone number
305-577-7333 or 1-800-435-8839**

**CityTel 24-hour telephone banking and debit or ATM card support
1-800-762-2489**

**Online Banking and Bill Payment support
305-349-5490 or 1-866-CNB-EPAY (262-3729)**

**Treasury Management Support
Monday - Friday 8:30 AM - 6:00 PM
305-349-5465**