

## 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 9<sup>th</sup>.**

### Accounts - Business Clients

**70. My business account is on analysis. How will this acquisition impact my accounts?**

City National Bank will waive all per-item fees from July 1st through July 6th. Charges will apply from July 9th through the end of the month for Business Advantage Checking and Cash Collateral accounts. The account will be analyzed in the month following any activity.

**71. Will I start getting charged a minimum balance fee?**

City National Bank is offering those clients who currently do not meet the minimum balance a three-month grace period to bring their accounts up to the stated minimums in our schedule of fees before incurring any fees.

**72. Will I have access to my previous transactions?**

Yes, after we transfer your accounts to City National Bank on July 9<sup>th</sup>, you will be able to see the previous six months of transaction activity.

**73. Will I still be able to receive my company's statements online?**

As a business account holder with Cash Management, after your accounts are transferred to CNB, you will be able to see 24 months of online statements. Your information will transfer automatically.

**74. Does City National Bank have a mobile app?**

City National Bank does not currently offer Mobile Banking for business clients. CNB is developing a solution and expects to launch it later this year.

**75. Why does it show "pending" after I make a transfer?**

Your transfer transactions will show as pending until the end of the day you requested them, when they are processed. You will still have immediate access to your internal transfer funds and will be able to see your current balance on the top of your on-screen statement.

**76. Will I still have access to my Cash Management accounts?**

Yes, everything will remain the same on CNB's business online banking platform, ePartner. You will not need to update your username or password to access your accounts. If you need assistance, you can call the Treasury Management

Department, at 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com)

**77. Why can't I change my own password?**

Your financial security is very important to us and we are committed to protect your account information. When you need to change your password, please contact the Treasury Management Department at 305-349-5465 between the hours of 8:30 AM and 6 PM EST, excluding Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com) to request a password change.

**78. Will I still have access to Positive Pay?**

You will continue to use the same Positive Pay service you are accustomed to and will not need to update your username or password to access your Positive Pay account.

Once your accounts are transferred to CNB:

1. We will provide you with a list of outstanding items that you will be required to upload to the positive pay system.
2. You will need to provide CNB with a list of checks you have issued in the same manner that you are accustomed to. As the checks are requested for payment, CNB will check these off the internal list.
3. If a check comes in and it is not on the list, the check will be held and returned to you for verification. You will have until 2 PM EST to approve payment of the check. This currently provides you with an additional two hours to make decisions on these checks.

**79. Will my treasury management fees be increasing?**

For the first six months, all TotalBank clients will keep their current fee schedule for treasury management. Should there be an increase, you will be notified in advance.

**80. Will I still have access to my Lockbox?**

Yes, everything will remain the same. However, you will need to reset your password when prompted. Should you need assistance, please contact the Treasury Management Department, at 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com)

**81. Will I still have access to my remote deposit receipts after the conversion?**

All remote deposit clients will be migrated to City National Bank's Office Deposit® platform on July 9<sup>th</sup>. Clients will be trained in advance of gaining access to the system and on how to use the new service. Additionally, you will receive a new username and temporary password, as well as all the necessary tools to access the system.

After your accounts are transferred, a new 90-day cycle will begin. We recommend that you make copies of the last 90 days of receipts prior to the conversion for your records. Should you need to access records older than 90 days, please contact the Treasury Management Department, 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com).

**82. How will I receive my ACH reporting (i.e. chargeback/returns notifications and notifications of change)?**

Your ACH reports will be loaded to your own, dedicated folder on City National Bank's Secure File Transfer portal, where you may login and retrieve them at any time. If you are an ACH client, you will be receiving a communication with instructions on how to access the system and your reports. Should you need assistance, please contact us at the Treasury Management Department, 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com)

**83. What will happen to my online statement notification?**

City National Bank will alert you via email as soon as your online statement becomes available.

**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**

