

Talking Points for Employees

EXTERNAL TRANSFERS

After the conversion, when the client logs in, they will see that their daily external transfer amount has increased.

Because of the new higher external transfer limits, the funds will not be available the next day as they are used to.

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

POPMONEY®

For a brief time, as we prepare to transfer your accounts to CNB, we will need to disable the Popmoney service. We will notify you with plenty of time before it takes place so that you can be prepared.

After the conversion, the first time that you log in to your Popmoney account you will be asked to accept the new User Agreement; everything else remains the same.

We suggest that you backup your Payees information for future reference.

E-BILL

The e-bill service will temporarily be turned-off in preparation for the merger. You will be notified with plenty of time when this will take place. After the merger, your username and password will remain the same.

You will need to re-register with the provider who is sending you the invoice electronically once the e-Bill service is re-established after the merger.

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.

E-BANKING LIMITS

You will need to sign-up for Online Banking and download our mobile app — City National Bank of Florida

Depending on which online service you will be using, mobile remote or Popmoney®, there will be set limits. These limits apply to the transfer of funds externally and internally and includes Popmoney®. The limits range from \$5,000 and \$50,000.

HISTORICAL DATA

After the conversion, you will be able to see the past six months worth of transactions. If you need to have access to transactions older than six months, you will need to contact us to request it.

Contact the Treasury Management Department at 305-349-5465 between the hours of 8:30 AM and 5 PM EST, excluding Federal Holidays, or via secured email at tmsupport@citynational.com.

If you opt in for Online Banking, you will have 24 months of data to view through the Online Statement feature.

ONLINE STATEMENT (CONSUMER ONLINE)

To continue to receive your statements online, after the conversion, you will need to opt back in to that feature and register for Online Banking.

ONLINE STATEMENT (EPARTNERS)

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

MOBILE APP (CONSUMER)

With the mobile app from CNB, you can bank when and where it is convenient for you. Visit the App StoreSM or on Google PlayTM and download the free mobile app — City National Bank of Florida Mobile App.

MOBILE APP (BUSINESS)

City National Bank's ePartner application does not currently offer Mobile Banking. CNB is looking for a solution to meet your needs.

OLB INTERNAL TRANSFER

Your transfer transaction will show pending until the end of the day when they are processed. You will have immediate access to your internal transfer funds. You will be able to see your current balance on the top of your on-screen statement.

AUTHENTICATION

Before we change a password, we need to be sure that you are the owner of the account. You will need to confirm your identity before any action is taken to change the password on your account. This is for your protection.

We will ask that you contact us at the Treasury Management Department, 305-349-5465 Monday through Friday between 8:30 AM and 5:30 PM EST, or email us at tmsupport@citynational.com to reset your password. You will have the option of a one-time password or a Token.

POSITIVE PAY

You will continue to use the same Positive Pay service you are accustomed to using. You will not need to update your username or password to access your Positive Pay account. Once your accounts are transferred to CNB, we will provide you with a list of your outstanding items that you will be required to upload to the positive pay system. You will then 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.

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.

TREASURY MANAGEMENT FEES (TREASURY MGT.)

For the first six months, all TotalBank clients will keep their current fee schedule. Should there be an increase, you will be notified with plenty of time to make an informed decision.

LOCKBOX

Yes, everything will remain the same. But, we will need for you to reset your password when prompted. Should you need assistance, please contact us at 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