

Treasury Management Solutions

Treasury Management Banking Bundle for Early Stage Technology Companies

City National Bank is committed to helping entrepreneurs and venture capitalists build successful companies that can provide value from early stage through Initial Public Offering (IPO) and beyond. Our Treasury Management Bundle provides one analyzed business checking account with unlimited credit, debit, deposit and Bill Pay transactions, and limited wire transactions, for early stage Technology companies at no cost for up to three years. Conditions and limits apply.¹

Included Services

Business Checking (DDA)

- Access your accounts online
- View transactions

Business Bill Pay

- Issue your business payments online
- Schedule recurring payments
- Upload payment information to your accounting software

E-Deposit

- Scan checks via remote E-Deposit or mobile app² and send them to City National to deposit electronically
- Scanner provided if needed
- Enjoy 24/7 availability and same-day credit for deposits made as late as 7 p.m. Pacific Time³

Fraud Control Services

- ACH Positive Pay (filters) and Blocks

Features and Benefits

You'll get:

- One analyzed business checking (DDA) account
- Unlimited credit, debit and cash deposit transactions per month
- Four outgoing domestic wires⁴ per month
- Unlimited inbound wires
- Two online outgoing international wires per month (FX fees may apply^{1,5})

Fast, Efficient Payments and Collections

- Eliminate the need for dual entries in your accounting system and banking system
- Simplify your online business payments
- Send wire transfers — online, mobile, anytime and anywhere
- View bank statements, check images and account reports, with real-time access to balances and activity

To learn more, please visit cnb.com/treasury.

Terms and Conditions Apply. Please see cnb.com/agreements for details.

¹ Eligibility conditions and transaction limits apply; consult your Relationship Manager to help you determine if this offer is best for you. The bank's standard fees apply to transactions over the allowable number included in the bundle. Bundled pricing for transactions includes the following per month: (a) unlimited transactions for non-cash deposits and cash deposits, checks paid, and incoming ACH debit and credit transactions; (b) unlimited reports and other information requests; (c) unlimited Business Bill Pay transactions; (d) unlimited incoming "on-us" items (debits from your account); and (e) four outgoing domestic and two outgoing international wire transfers. Other fees may apply for items excluded from the bundle, including, but not limited to, standard fees for: (a) additional analyzed checking accounts; (b) ATM fees; (c) paper or duplicate statement fees; (d) Foreign Exchange fees; and (e) stop payment fees.

² City National Bank App requires that you download the City National Bank App and is only available for select mobile devices. Requires setup in City National Online. Data connection required. Message and data rates may apply.

³ Same day ledger credit is given on deposits received Monday through Friday prior to the E-Deposit deadline of 7 p.m. Pacific Time; 8 p.m. Mountain Time; 9 p.m. Central Time and 10 p.m. Eastern Time. Deposits received following the times indicated and on holidays are given, ledger credit on our next business day. We reserve the right to review and reject checks or other items deposited through E-Deposit, and ledger credit does not mean the funds are immediately available.

⁴ Wire transactions submitted prior to 2:30 p.m. Pacific Time on business days are processed on the same day. Transactions submitted after the cutoff times or on holidays and weekends are processed on the next business day. Mobile processing capabilities include review and approval only.

⁵ Exchange rates fluctuate, at times significantly, and you acknowledge and accept all risks that may result from such fluctuations. If we assign an exchange rate to your foreign exchange transaction, that exchange rate will be determined by us in our sole discretion based upon such factors as we determine relevant, including without limitation, market conditions, exchange rates charged by other parties, our desired rate of return, market risk, credit risk and other market, economic and business factors, and is subject to change at any time without notice. For an international wire transfer, other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer. For international wire transfers, in addition to our standard wire transfer fee, other fees may also apply, including those charged by the recipient's financial institution, foreign taxes, and other fees that are part of the wire transfer process. Markups associated with the currency conversion are included in the City National Bank rate.