CITY NATIONAL BANK
AN RBC COMPANY

Special 6-Month Fixed Rate CD

3.92% APY | 3.85% Interest Rate

New money deposits required to obtain this special rate Certificate of Deposit (CD).

Special 6-Month Fixed Rate CD Requirements	
Minimum opening deposit & balance requirement	$10,000
Account Benefits	
Interest[1]	• **3.92% Annual Percentage Yield (APY) / 3.85% interest rate for the 6-month term[1]** • Interest paid monthly and calculated on a 365-day year basis using the daily balance method • Daily periodic rate applied each day to the principal in the account
Renewal	• Automatic renewal for the same period at maturity, unless otherwise specified • Renewal at interest rate and APY then in effect • Grace period of 10 days
Protection	• FDIC insurance up to allowable limits

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[1] The interest rate and associated Annual Percentage Yield ("APY") are accurate as of 06/15/2026, are established by City National Bank and may vary as often as daily. CD accounts earn a simple rate of interest compounded only if and when interest is posted to the account. You may choose to have your interest post monthly, quarterly, semiannually or annually. For accounts with a term of less than one (1) year, you may choose to have interest posted at maturity, in which case, interest will not be compounded. The APY assumes interest remains on deposit for the term of the certificate. A penalty may be imposed for early withdrawal. Any withdrawal will reduce earnings.

Earn a Special Fixed Rate when you open a new personal or business 6-month term CD using new to City National Bank money. The following terms and conditions shall apply to this Special Rate CD offer.

Offer:

Special 6-Month Fixed Rate: Eligible personal and business clients must open a new 6-month term CD using new to City National Bank money in order to earn the Special 6-Month Fixed Rate, currently 3.92% Annual Percentage Yield (APY)/3.85% Interest Rate. Special 6-Month Fixed Rate will be fixed for a term of 6-months only. The CD will automatically renew at the then-prevailing published 6-month standard rate and APY at the time of renewal and every renewal period thereafter. This Special 6-Month Fixed Rate offer requires a minimum opening balance of $10,000 and all money used to fund the CD must be new to City National Bank.

Offer Eligibility Requirements: Client must request the Special 6-Month Fixed Rate at account opening. Available only on a new City National Bank Personal CD or City National Bank Business CD. New money is defined as incoming deposits from City National Rochdale, City National Securities, or from another financial institution (e.g. via ATM, check, wire transfer, ACH or Zelle), deposited to City National Bank deposit accounts owned by the same client opening the CD, within the previous 30 calendar days prior to CD account opening. Incoming deposits can only be used once for the rate offer and cannot subsequently be counted towards the new money of another Special 6-Month Fixed Rate CD. Offer is available to new and existing personal and business clients only. Large Corporate clients and public fund accounts are not eligible for this Special 6-Month Fixed Rate.

Additional Terms: You may pay an early withdrawal penalty if you withdraw funds or close your CD before the term is complete. All accounts are subject to approval, applicable terms, fees, and may have account eligibility requirements that are separate from this rate offer. For the current City National Bank disclosures and applicable fee schedule, please visit **https://www.cnb.com/agreements** or reach out to a City National Bank relationship manager and request the applicable fee schedule. Account disclosures and fee schedules can change, however, a change in terms notice will be made available as required.

City National Bank reserves the right to change, discontinue or cancel this promotion or offer, in whole or in part, at any time. Terms, conditions, and fees for accounts, products, programs, and services are subject to change at any time.

Current rate as of 06/15/2026

06/26 3311450-24