

**FACTS**

**WHAT DO CITY NATIONAL BANK AND CITY NATIONAL SECURITIES, INC. DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and credit history</li> <li>▪ Assets and account transactions</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons City National chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does City National share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s) and enable account features, respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<b>For our marketing purposes</b> - to offer our products and services to you.	YES	NO
<b>For joint marketing with other financial companies.</b>	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences.	YES	NO
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness.	YES	YES
<b>For our affiliates to market to you.</b>	YES	YES
<b>For nonaffiliates to market to you.</b>	NO	WE DON'T SHARE

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call (800) 480-5443 - our menu will prompt you through your choice(s) or</li> <li>▪ Visit us online: <a href="http://cnb.com/optout">cnb.com/optout</a>.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at anytime to limit our sharing.</p>
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<b>Questions?</b>	Call (800) 480-5443 or go to <a href="http://cnb.com/privacy">cnb.com/privacy</a> .
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Who we are	
<b>Who is providing this notice?</b>	City National Bank and City National Securities, Inc.
What we do	
<b>How does City National protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and secured buildings.
<b>How does City National collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan.</li> <li>▪ Use your credit card or debit card.</li> <li>▪ Seek advice about your investments or direct us to buy securities.</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes - information about your creditworthiness.</li> <li>▪ Affiliates from using your information to market to you.</li> <li>▪ Sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: <ul style="list-style-type: none"> <li>▪ <i>Wealth Management Affiliates: City National Rochdale, LLC; Convergent Wealth Advisors, LLC; LMCG Investments, LLC; Mid-Continent Capital, LLC; CNR Securities, LLC; RBC Trust Company, Ltd., Symphonic Securities, LLC; Symphonic Financial Advisors, LLC; and Symphonic Insurance, LLC.</i></li> <li>▪ <i>AgilLink by Datafaction, Inc., Exactuals, LLC, and FilmTrack, Inc.</i></li> <li>▪ <i>Companies with the Royal Bank of Canada (RBC) or RBC name such as Royal Bank of Canada, RBC Wealth Management, RBC Capital Markets, LLC and RBC Bank (Georgia), N.A.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>City National does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing may include financial service companies.</i></li> </ul>
Other important information	
<b>California:</b> Under California law, we will not share information we collect about you with companies outside of City National Bank, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law. For more information, please review our California Consumer Privacy Act Notice at <a href="http://cnb.com/CCPA">cnb.com/CCPA</a> .	
<b>Nevada:</b> If you are a Nevada resident, Nevada law allows us to place calls for marketing purposes to our existing clients. If you do not want to receive marketing calls from City National, you may be placed on our "Do Not Call" list by writing to City National Bank, Central Operations-Administration 9th Floor, 350 S. Grand Avenue, Los Angeles, CA 90071 or calling (800) 998-0841. Nevada residents may obtain more information by writing to the Bureau of Consumer Protection; Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, calling (702) 486-3132, or emailing <a href="mailto:AgInfo@ag.nv.gov">AgInfo@ag.nv.gov</a> .	
<b>Vermont:</b> We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided on page one.	
<b>Trust accounts</b> for which City National is the trustee are protected under special rules of confidentiality. Trust account information is not shared for marketing purposes without specific consent.	