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Business Line of Credit Offer

Take advantage of a 5.99% fixed rate for 12 months on the Basic Business Builder or City National Bank Business Line to finance your working capital needs.[1,2,3]

Offer Details	
Line Size	**Basic Business Builder**[1] • Min: $10,000 to Max: $250,000 **City National Bank Business Line**[2] • Min: $250,001 to Max: $1,000,000
Terms and Structure	**Basic Business Builder**[1] • No predetermined maturity date **City National Bank Business Line**[2] • One year, with option to renew in one-year increments at City National's discretion
Eligibility[3]	• Existing City National business clients without a Basic Business Builder or City National Bank Business Line • New to City National business prospects • Maintain a City National business checking account • To qualify for the 5.99% rate, the borrower must bring in qualified deposits equal to 10% of the approved credit line

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[1] The Basic Business Builder (BBB) is available in an amount between $10,000 and $250,000. The introductory rate is a fixed rate of 5.99% for the first 12 months following the opening of a new BBB account. Thereafter, the rate will vary based on the City National Bank Prime Rate, as it changes from time to time, plus a qualifying margin assigned by City National, with a minimum interest rate of 3.50%. Any rate discount for automatic payment from a City National business checking account will not reduce the fixed rate during the 12-month introductory period or any time the 3.50% minimum interest rate applies thereafter. Additional fees may apply. A BBB in an amount greater than $100,000 must be secured by a security interest of first priority in business assets (other than real estate). The BBB has no predetermined maturity date and is subject to cancellation at any time. See **Terms of Offer** below.

[2] The Business Line of Credit (UBL) is available in an amount between $250,001 and $1,000,000. Introductory rate is a fixed rate of 5.99% for the first 12 months following the opening of a new UBL. Thereafter, the rate will be a variable rate based on the City National Bank Prime Rate, as it changes from time to time, plus a margin assigned by City National, with a minimum interest rate of 3.50%. Any rate discount for automatic payment from a City National business checking account will not reduce the fixed rate during the 12-month introductory period or any time the 3.50% minimum interest rate applies thereafter. Additional fees may apply. The UBL must be secured by a security interest of first priority in business assets (other than real estate). The UBL has a term of one year and may be renewed for additional one-year periods at City National's option. If the UBL is renewed, the interest rate will be a variable rate based on the City National Bank Prime Rate, as it changes from time to time, plus a margin assigned by City National, with a minimum interest rate of 3.50%. If the UBL is not renewed by City National at the end of any one-year term, a balloon payment of the entire outstanding balance will be due and payable. See **Terms of Offer** below.

[3] **Terms of Offer:** This offer is effective starting June 2, 2025, and ending December 5, 2025. This offer is limited to the business organization only and is not transferable. The business organization may receive the 5.99% introductory fixed rate offer for only one of either a Basic Business Builder (BBB), or a Business Line of Credit (UBL). The BBB and UBL are subject to credit approval and documentation acceptable to City National. This offer is not available to business organizations that have or had a funded BBB or UBL in the past 12 months prior to the effective date. This offer is not available to Small Business Administration (SBA) guaranteed lines of credit, asset-based or similar lines of credit, or any renewals, extensions, modifications or refinancing of any existing lines of credit. To be eligible for this offer, (i) a signed and dated loan application on City National's approved form, as well as financial and other information requested by City National, must be received no later than December 5, 2025, and (ii) if a BBB or UBL is approved, then, (a) loan closing must occur on or before March 6, 2026, (b) an eligible City National Business Demand Deposit Account (DDA) with automatic payment, which is subject to the account's standard transaction and other applicable fees, must be open, in good standing, and have an initial deposit of 10% of the BBB or UBL line amount as applicable at loan closing. All City National business checking accounts are eligible, excluding IOLTA/IOLA, Public Funds, Bankruptcy and Bank-Controlled Accounts. Additional terms, conditions and fees apply. Ask us for details.