LEARN HOW TO MANAGE YOUR MONEY BETTER

TOOLS FOR MANAGING YOUR ACCOUNT

CityNET Online Banking
- Set up alerts for low balances
- Manage your account from the comfort of your home
- Check your balances, transfer funds and access eStatements

Text Banking
- Instantly get account information by text message
- Set up alerts for weekly and low balance

Mobile Banking
- Bank on the go with our mobile app
- Available in the Apple App, Google Play, or Samsung Pay store



Telephone Banking
- Access your account balance or transfer funds

OVERDRAFT SERVICES

As a best practice, we recommend limiting your use of overdraft services by using the tools listed above. Available overdraft service options are detailed in the chart below.

Overdraft Protection	How It Works	Your Responsibility	What To Do Next
No Overdraft Service	- We recommend using the tools listed above to manage your account and reduce overdraft and non-sufficient funds fees - Overdraft services are optional	- Manage your account responsibly - See "Tips to Avoid Overdraft & Non-Sufficient Funds Fees" on reverse side	Call us during our business hours at 866-385-3444 or write to us at PO Box 2009, Lawton, OK 73502-2009, or visit any CNB branch. Our customer service business hours are Monday through Friday, 8:00 AM to 6:00 PM, and Saturday, 9:00 AM to 4:00 PM, excluding federal holidays.
Pre-Authorized Overdraft Transfers (Transfers)	- Money is transferred automatically from your linked City National Bank checking, savings or money market account - Transfers are subject to funds availability and transaction limits or transfers	- Transfers are completed in increments of **$100 (Ex. $100, $200, $300, etc.)**	
Overdraft Protection	**This service can be costly.** - At our discretion, we pay checks, automatic bill payments and other transactions that overdraw your account - We will decline ATM and everyday debit card transactions that would overdraw your account, unless you "opt-in" for the Bank to authorize and pay these items	- **$25 Overdraft Item Fee per transaction** - Not to exceed five overdraft fees per day **($125)** - Every withdrawal, check, ATM withdrawal or any other electronic transaction, on an overdrawn account will be charged an overdraft fee	

PRE-AUTHORIZED OVERDRAFT TRANSFERS
Pre-Authorized Overdraft Transfers (Transfers) are a convenient way to transfer funds from another CNB account into your checking account before it becomes overdrawn. You must enroll before your account is overdrawn. Transfers must be made from a savings, money market, or additional checking account. Transfers are completed in increments of $100. Funds may be transferred in a lesser amount according to the available balance of the account to be debited. Certain account types may have restrictions on the number of monthly withdrawals or transfer. Overdraft Protection will be utilized prior to Pre-Authorized Overdraft Transfers when an account has both Overdraft Services set up on the account.

OVERDRAFT PROTECTION
Each overdraft paid or returned is subject to a fee **($25)**, not to exceed five overdraft fees per day **($125)**, and will be deducted from your available Overdraft Protection limit. Every withdrawal, check, ATM withdrawal or any other electronic transaction, on an overdrawn account will be charged an overdraft fee. An overdraft fee will not be assessed if the end of day balance is overdrawn by less than $10. Overdraft items in excess of your limit may be paid or returned at the Bank's discretion and assessed a fee. Even if Overdraft Protection is available, this does not guarantee all items that overdraw the account will be paid.

For more information, please see the following sections in your Consumer Deposit Account Agreement & Disclosure booklet: Overdraft Services and Transaction Positing Order.

The overdrawn balance must be paid in full within 30 days after the first overdraft occurs and the account must remain positive for at least 1 business day or Overdraft Protection will be suspended from your account during our regular removal process.

Questions? If you would like more information to help you manage your account, visit your nearest branch or **call us at 866-385-3444 or chat with us on CityNET Online Banking** to discuss your banking needs.

HOW TRANSACTIONS POST TO YOUR ACCOUNT

Helpful transaction posting order facts and tips

TRANSACTION POSTING ORDER

Deposits or credits to an account post before any withdrawal or debit transactions. In the normal course of business, the Bank generally posts all withdrawal or debit items from lowest to highest dollar amount, unless otherwise noted in the chart or helpful facts below. Transactions post during nightly processing at the end of each business day after being sorted into the following groups: chargebacks & wire transfers, internal transfers, in-branch cash withdrawals, ATM withdrawals, debit card transactions, ACH transactions, checks, other bank transactions, and service charges.

Table 1.1 shows the usual order for the most common transactions that post to an account during nightly processing.

Transaction Posting Order Chart

Sequence	Transaction Group Order	Sort Order	According To
1	Deposits and Other Credits	Low to High	Dollar Amount
2	Chargebacks & Wire Transfers	Low to High	Dollar Amount
3	Internal Transfers	Low to High	Dollar Amount
4	In-Branch Cash Withdrawals (with no check number)	Low to High	Dollar Amount
5	In-Branch Cash Withdrawals (with a check number)	Low to High	Check Number
6	ATM Withdrawals	Low to High	Dollar Amount
7	Debit Card Transactions	Low to High	Dollar Amount
8	ACH Transactions (with no check number)	Low to High	Dollar Amount
9	ACH Transactions (with a check number)	Low to High	Check Number
10	Checks (with no check number)	Low to High	Dollar Amount
11	Checks (with a check number)	Low to High	Check Number
12	Other Bank Transactions	Low to High	Dollar Amount
13	Fees	Low to High	Dollar Amount
14	Account Service Charges	Low to High	Dollar Amount

Table 1.1

HELPFUL TRANSACTION POSTING ORDER FACTS

- Nightly processing occurs on regular business days (e.g. no Saturdays, Sundays or federal holidays).
- Deposits and other credits post before any withdrawal or debit transactions.
- Some groups have transactions with and without check numbers. Within each group transactions with no check number will post first, sorted by dollar amount, low to high. Then transactions with check numbers will post, in check number order, from low to high.
- Overdraft fees post after each transaction that causes an account to be overdrawn.
- Transactions may not be processed in the order in which they occur.
- The order in which transactions post may affect the total number of fees that are incurred.
- Unposted transactions from the previous day may post in the Chargeback and Wires Transfers group.

TIPS TO AVOID OVERDRAFT AND NON-SUFFICIENT FUNDS FEES

- Consider setting up a Pre-Authorized Overdraft Transfer from another account at City National Bank.
- Practice responsible account management.
- Keep your check register up-to-date to track how much money is in your account.
- Record checks and all other transactions when you make them. Don't forget to record spending by other account owners/signers.
- Pay special attention to record your ATM withdrawals and fees, VISA Debit Card purchases, and other online payments.
- Make sure you record all automatic payments (such as utility, insurance & loan payments) and account fees in a timely manner.
- Remember that some checks and automatic payments may not have cleared your account yet.
- Review your monthly account statements. Between statements, use CityNET Online Banking, Mobile Banking or Telephone Banking to check your balance and view which payments have cleared.
- When possible, keep extra funds in your checking account.
- Limit the number of times your overdraft protection amount is accessed. Withdraw all funds needed in one transaction at a CNB branch or CNB ATM.
- Remember that the order in which transactions post may affect the total number of fees that are incurred. Transactions may not be processed in the order in which they occurred.
- Merchants or other payees may present an item multiple times for payment if the initial or subsequent presentment is rejected due to non-sufficient funds or other reasons. Each presentment is considered a separate item and will be charge accordingly.
- CNB will limit the number of overdraft and insufficient funds charges on a single item that has previously been presented to CNB for payment and incurred an insufficient fee and which has been resubmitted for repayment ("retry"), to two (2) retry overdraft or insufficient funds charged regardless of the number of times the items is resubmitted for payment.

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