Fair Lending Policy Statement and Agreement

City National Bank is fully committed to the principle that credit decisions should be made without regard to race, color, national origin, religion, sex, age, marital status, sexual orientation, disability, and any basis prohibited by law. We will fulfill this commitment while maintaining prudent credit standards and achieving an acceptable return for our shareholders.

To ensure that this principle is fully integrated into all credit activities, our senior management has established a comprehensive Fair Lending Program designed to manage all aspects of the credit process and ensure that our entire colleague base understands the Banks’ commitment to fair lending.

I have read and understand the Bank's Fair Lending Policy Statement. I agree that I will not discriminate on any prohibited basis including race, color, national origin, religion, sex, age, marital status, sexual orientation, or disability. Furthermore, I understand that as a representative of City National Bank I am responsible and accountable for the following:

- Treating all applicants and/or clients fairly and consistently at all times;
- Providing credit, product, or service information in a consistent manner to all applicants. This includes being consistent in my discussions of types of credit available (given the prospect's needs), application/documentation required, and approval times quoted. Furthermore, other than when specifically asked for additional assistance in understanding the credit process, I will be consistent in the level of assistance extended to all credit applicants;
- Ensuring that I do not discourage or selectively encourage applicants with respect to inquiries about or applications for credit;
- Using like standards in determining whether to extend credit;
- Ensuring that the terms of credit offered, including the amount, interest rate, duration, or type of loan, are consistently communicated and applied in all cases;
- Using like standards in evaluating collateral;
- Treating all borrowers equally in servicing loans or in invoking default remedies; and
- Never expressing (in any manner) a preference based on a prohibited factor.

Furthermore, I acknowledge that my understanding and adherence to these principles may be tested by mystery shoppers at any time as part of City National Bank's comprehensive fair lending examination program.