



November 6, 2012

Dear Valued Customer:

As we continue to recover from the effects of Hurricane Sandy, we want you to know that **CNB CARES**. To assist you, we will waive the following fees incurred from October 29 through November 2:

- Non-Sufficient Funds
- ATM Transactions Fees

In the event that you do not see a credit on your next statement, please do not hesitate to contact us.

In addition, customers who have experienced storm related difficulties need to borrow for repairs, relocation or rebuilding due to Hurricane Sandy should call City National Bank's customer service at 1-800-966-8262. We will offer reduced rates and attractive terms on loans to consumers and businesses in the affected areas.

Our thoughts and continued support are with you and the communities impacted by this storm.

Sincerely,

A handwritten signature in black ink that reads "Preston Pinkett".

Preston D. Pinkett, III
President/CEO of City National Bank