



Welcome To Industrial Bank!

This guide will tell you everything you need to know about your bank account transition to Industrial Bank.

Welcome to Industrial Bank!

Personal and business account transition will occur between 3:00 pm on Friday, June 5, 2020, and 9:00 am on Monday, June 8, 2020.



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Welcome to Industrial Bank!

On November 1, 2019, Industrial Bank purchased City National Bank of New Jersey. We are so very excited to welcome you and your community to the Industrial Bank family. In addition to the two locations in Newark, New Jersey, and one in Harlem, New York, you now have seven banking centers in the Washington, D.C., metropolitan area.

Over the weekend of June 6th, both banking systems will integrate, allowing all customers of Industrial Bank to utilize any banking center to conduct financial transactions. This welcome guide provides you with the information that you need to know about the transition of your accounts and banking services. We have highlighted the important information and have included details about new and exciting product offerings that will empower you to better manage your finances. Our team is here to support and guide you over the coming weeks to ensure a smooth transition to Industrial Bank.

I want to assure you that, while the name has changed to Industrial Bank, you can expect to see the same familiar faces and enjoy the same high-level service you are accustomed to receiving. We are committed to service excellence and are here to be your partner. We know that every family, community and organization has a unique set of dreams and financial aspirations, and our goal is to help achieve them.

B. Doyle Mitchell, Jr.

B. Doyle Mitchell, Jr.
President and CEO

The system integration to the Industrial Bank system will start on Friday, June 5, 2020, and will be completed on Monday, June 8, 2020.

On Friday, June 5th, the Newark banking center located at Halsey Street and the Harlem banking center will both close at 5:00 pm. The Newark banking center at Bergen Street will close at its normal Friday time, 3:30 pm.

FRIDAY, JUNE 5, 2020

Beginning at 3:00 pm, Business Online Banking will be **unavailable**. The following features will **not** be functional:

- ▷ ACH/Wire Access
- ▷ Remote Deposit Capture
- ▷ Bill Pay
- ▷ Mobile Banking
- ▷ Online Banking
- ▷ Telephone Banking

Beginning at 3:00 pm, Personal Online Banking and Small Business Online Banking will be in view/inquiry-only mode. This means you will only be able to view your account balances and transaction history as of 3:00 pm on June 5th.

IMPORTANT: ATM ACCOUNT ACCESS

All Newark, New Jersey, and New York Industrial Bank ATMs will be out of service Friday, June 5th at 3:00 pm until Sunday, June 7th at 11:59 pm. During this time, your debit cards will be in an offline status, causing limited access to cash and point-of-sale transactions. **Please plan accordingly**

You will still have access to over 55,000 ATMs through the Allpoint® network for your limited funds. Please visit allpointnetwork.com for ATM locations near you.

ATM and debit card activity will be fully operational on Monday, June 8th.

SATURDAY, JUNE 6, 2020

Due to the transition, both Newark banking centers and the Harlem banking center will be CLOSED on Saturday, June 6th.

Please note that you will NOT be able to perform any transactions at either of the two Newark banking centers or the Harlem banking center during this time.

MONDAY, JUNE 8, 2020

The following systems will be up and running by approximately 9:00 am:

- ▷ Mobile Banking
- ▷ Online Banking
- ▷ Bill Pay
- ▷ Telephone Banking
- ▷ ACH/Wire Access
- ▷ ATM
- ▷ Remote Deposit Capture

Beginning Monday, June 8th, both the Newark banking centers and the Harlem banking center will offer extended lobby hours as follows:

- ▷ Monday – Thursday: 9:00 am – 5:00 pm
- ▷ Friday: 9:00 am – 6:00 pm
- ▷ Saturday: 9:00 am – 1:00 pm

The purpose of this guide is to provide as much information about the system merger as possible to ensure a smooth transition. Our team is committed to making this a seamless process and welcomes the opportunity to answer any questions you might have.

- ▷ For up-to-date information and frequently asked questions about this transition, visit industrial-bank.com/welcome.
- ▷ If you cannot find the answer in this guide or online, please feel free to call our team of expert bankers at 202-722-2000. Monday – Friday, 8:30 am – 6:00 pm
- ▷ If you prefer email, reach out to us at info@industrial-bank.com. Please do not include any sensitive personal or financial information in your email to Industrial Bank.

As a reminder, Industrial Bank will NEVER contact you requesting your account information. If you receive a call or email requesting this information, do not give out any information and get in touch with us immediately.



ACCOUNT STATEMENTS

We will generate your final City National Bank statement on all applicable accounts on June 5, 2020.

- ▷ After this date, your checking account statements will be generated on a month-end basis. This means your next statement will be generated on June 30, 2020.
- ▷ Savings statements will be generated on a quarterly basis.
- ▷ Rewards Checking and Savings statements will be generated on the 22nd of the month.
- ▷ You will continue to receive a notification at maturity for your CD account.
- ▷ There will be an adjustment to how your statements look, but the content will remain the same.

CERTIFICATES OF DEPOSIT (CD)

Your CD will remain at the same term and rate until maturity. At maturity, your CD will be adjusted to the prevailing rate and maintain the same term, if available. If you previously had a term that is no longer offered, we will renew your term to the closest available. You will receive advanced notification, allowing you to make modifications prior to renewal.

CHECKS

Keep using your current City National Bank checks until they run out.

- ▷ When you need to order new checks, please visit deluxe.com/checks or call 877-838-5287 for assistance. You may also visit any Industrial Bank banking center.

CREDIT CARDS

Continue to use your City National Bank credit card. This card will continue to be accessible until its expiration date. Upon its expiration, a new Industrial Bank credit card will automatically be sent to you.

- ▷ Credit card payments can be made using Bill Pay online at industrial-bank.com. You may also manage your account and make payments at mycardstatement.com.

DEBIT CARDS

Continue to use your City National Bank debit card for now.

- ▷ You will receive a new Industrial Bank Visa® debit card in the mail with instructions on how to activate your new card and select a PIN. You will receive this card approximately 2 – 3 weeks after the transition that begins on Friday, June 5th.
- ▷ Once activated, your new card should be used, and your City National Bank card will be deactivated and not available for use.

Please note: You will not have to change any automatic payments tied to your City National Bank card.

Key Banking Information *Continued*

PERSONAL LOANS AND LINES OF CREDIT

There are no changes to your existing loan rates, terms or conditions.

- ▷ Issuance of your account statements will not be interrupted. However, after June 5th, they will be issued by Industrial Bank.
- ▷ Continue to use your City National Bank Home Equity Line of Credit checks as you always have.
- ▷ **Online loan payments will be unavailable beginning Friday, June 5th, at 3:00 pm** until Monday, June 8th, at approximately 9:00 am. After this time, continue to make payments on your loan as you normally would.

BUSINESS LOANS AND LINES OF CREDIT

There are no changes to your existing loan rates, terms or conditions.

- ▷ Issuance of your account statements will not be interrupted. However, after June 5th, they will be issued by Industrial Bank.
- ▷ Continue to make payments on your loan as you normally would.

ROUTING NUMBER

Industrial Bank's routing number is 054000959. However, Industrial Bank will continue to support City National Bank's routing number (021201639). Please update your routing number to 054000959 after June 8th at your convenience.

TELEPHONE BANKING

You can access your personal and/or business account(s) beginning June 8th at 9:00 am to perform routine banking tasks by calling 800-205-0840.

- ▷ If you have issues accessing telephone banking after June 8th, please call 202-722-2000.



Your Deposit Accounts

The following charts outline your current City National Bank account and the Industrial Bank account to which it will convert. For example, if you currently have a Super Now Account, it will now be called Enterprise Checking, and the features of the Enterprise checking will apply.

<i>If your current City National Bank account is:</i>	<i>Your new Industrial Bank account is:</i>	<i>Account Features</i>
PERSONAL CHECKING		
Mature Checking	Legacy Checking	<ul style="list-style-type: none"> No maintenance fee with minimum daily balance of \$300.00 or monthly direct deposit Monthly maintenance fee of \$3.00 if minimum daily balance or direct deposit requirement is not met
Rewards Checking	Kasasa Cash Back	<ul style="list-style-type: none"> No service charge fee Qualifications to earn rewards: <ul style="list-style-type: none"> One direct deposit or one ACH auto debit Must have an electronic statement 12 minimum debit card transactions per statement cycle Debit card transactions must be at least \$5.00 Auto-qualify for the first cycle ATM refunds up to \$25.00 \$7.50 maximum refund per transaction and up to \$25.00 total refund per statement cycle
PERSONAL SAVINGS		
Holiday Club		<ul style="list-style-type: none"> This product will be discontinued by December 31, 2020
Rewards Savings	Kasasa Saver® Interest rates can be found at industrial-bank.com	<ul style="list-style-type: none"> Qualifications to receive rewards: <ul style="list-style-type: none"> Must be enrolled in e-Statements Minimum of 12 POS transactions must post and settle during statement cycle Debit card transactions must be at least \$5.00 Must receive ACH or direct deposit each statement cycle Internal ATM fees refunded for foreign ATM usage External ATM fees refunded from foreign ATM \$5.00 maximum refund per transaction and up to \$25.00 total refund per cycle

In a separate mailing, you will receive a complete list of products and services noting their applicable fees and service charges. If you're not sure which City National Bank account type you currently have, please refer to your bank statement or Online Banking profile. For information about all available products and services go to industrial-bank.com.

<i>If your current City National Bank account is:</i>	<i>Your new Industrial Bank account is:</i>	<i>Account Features</i>
BUSINESS CHECKING		
Super Now Account	Enterprise Checking	<ul style="list-style-type: none"> No monthly maintenance fee with minimum daily balance of \$2,000.00 Monthly maintenance fee of \$10.00 if minimum daily balance is not met No interest paid
INTEREST BEARING CHECKING		
Business Interest	Business Interest	<ul style="list-style-type: none"> No monthly maintenance fee with minimum daily balance of \$5,000.00 Monthly maintenance fee of \$15.00 if minimum daily balance is not met Allows up to 20 checks/withdrawals per month at no charge Per check/withdrawal over 20 per month - \$0.15 Per check deposited - \$0.10
BUSINESS		
Commercial Savings	Business Savings	<ul style="list-style-type: none"> No monthly maintenance fee with minimum daily balance of \$500.00 Monthly maintenance fee if minimum daily balance is not met - \$5.00 Each withdrawal over 6 per quarterly statement cycle (per item) - \$3.00
CNB Small Business Checking	Small Business Checking	<ul style="list-style-type: none"> No monthly maintenance fee with minimum daily balance of \$500.00 Monthly maintenance fee of \$15.00 if minimum daily balance is not met

Personal Online Banking

PERSONAL ONLINE BANKING

Industrial Bank is excited to offer our Online Banking service to fit your banking needs. You can expect the same great functionality and user experience – with just a slightly different look!

Industrial Bank's Online Banking system will be available beginning Monday, June 8th, at approximately 9:00 am. You will continue to have full access to your account information through the former City National Bank's Online Banking system until Friday, June 5th, at 3:00 pm. Beginning at 3:00 pm on June 5th, Personal Online Banking will switch to view-only mode, meaning you will only be able to view your account balances and transaction history. **Please plan accordingly.**

- ▷ You do not need to re-enroll in Personal Online Banking if you currently have Online Banking with City National Bank.
- ▷ Your existing City National Bank login ID and password will convert. This means you will use your existing credentials to log in to the Industrial Bank Online Banking system.
- ▷ To log in, simply go to industrial-bank.com and click on the Personal Account Login button. Enter your username and password and click Submit.
- ▷ All of your Personal Online Banking transaction history will convert to the Industrial Bank system.

- ▷ Your security challenge questions will convert to the Industrial Bank system. You will be prompted to answer these questions the first time you log in to the Industrial Bank Online Banking platform. **Please make sure you know the answers prior to logging in for the first time.** If you would like to review or change these questions prior to this transition, you can do so in your current City National Online Banking, under the Profile tab.

IMPORTANT: Make sure you know your login ID prior to logging in for the first time. If your login ID is "saved" in your current browser, it will NOT be saved the first time you log in on the Industrial Bank system.

ONLINE BILL PAY

Your current Bill Pay payees, scheduled payments and activity history will automatically convert to the Industrial Bank system and will show once you sign in to Industrial Bank Online Banking.

- ▷ **It is highly recommended** that you keep a record of your payee information and scheduled payments so you can verify that everything has converted properly after Monday, June 8th.

Popmoney® Users: This service is available in the Industrial Bank Online Banking platform. However, scheduled payments, existing contacts and activity history will NOT convert into the new system. **Please save this information so you can easily re-establish these items after the transition.**

ACCOUNT-TO-ACCOUNT (EXTERNAL) TRANSFERS

Account-to-account transfers are external transfers you made between your City National Bank account and your account(s) at other financial institutions.

- ▷ Any scheduled account-to-account transfer(s) will remain intact in the Industrial Bank system.
- ▷ Your payee information and activity history will be available in the Industrial Bank system.

INTERNAL TRANSFERS

Internal transfers are transfers you scheduled between your accounts at City National Bank, either one time or on a recurring basis.

- ▷ Any scheduled internal transfers will remain intact in the Industrial Bank system.

PERSONAL ESTATEMENTS

If you are currently enrolled in eStatements, you will continue to receive your statements electronically. You do NOT need to re-enroll.

- ▷ You will have online access to the past 24 months of your eStatements.



Business Online Banking

You will continue to have full access to your account information through the City National Bank's Online Banking system until Friday, June 5th, at 3:00 pm. **Business Online Banking will not be available beginning at 3:00 pm on June 5th. Please plan accordingly.**

Industrial Bank's Business Online Banking system will become available beginning Monday, June 8th, at approximately 9:00 am.

- ▶ You do not need to re-enroll in Online Banking if you currently have an Online Banking profile with City National Bank.
- ▶ Your existing City National Bank Online login ID and password will convert. This means you will use your existing credentials to log in to the Industrial Bank Online Banking system.
- ▶ Your current token will continue to work in Industrial Bank's Online Banking system.
- ▶ To log in, simply go to industrial-bank.com and click on the Account Login button. Select the Business Banking or Small Business Banking option and click Log In. Your Access ID will be your current Login ID.
- ▶ All of your Online Banking transaction history will convert to the Industrial Bank system.

- ▶ Your security challenge questions will convert to the Industrial Bank system. You will be prompted to answer these questions the first time you log in to the Industrial Bank Online Banking platform. Please make sure you know the answers prior to logging in for the first time. If you need assistance with your security challenge questions, please call Client Services at 202-722-2000.

IMPORTANT: Make sure you know your current login ID prior to logging in for the first time. If your user ID is "saved" in your current browser, it will NOT be saved the first time you log in on the Industrial Bank system.

BUSINESS ONLINE BILL PAY

Your current Bill Pay payees, scheduled payments and activity history will automatically convert to the Industrial Bank system and will show once you sign in to Industrial Bank Online Banking, beginning Monday, June 8th.

- ▶ **It is highly recommended** that you keep a record of your payee information and scheduled payments so you can verify that everything has converted properly after Monday, June 8th.

ACH AND WIRES

All ACH and Wire templates will transfer to the Industrial Bank Online Banking system.

INTERNAL TRANSFER

Internal transfers are transfers scheduled between your accounts at City National Bank, either one time or on a recurring basis.

- ▶ Any scheduled internal transfers will remain intact in the Industrial Bank system.

BUSINESS STATEMENTS

If you are currently enrolled in eStatements, you will continue to receive your statements electronically. You do **NOT** need to re-enroll.

- ▶ You will have online access to the past 24 months of your eStatements.

REMOTE DEPOSIT CAPTURE

Remote Deposit Capture will be unavailable beginning Friday, June 5th, at 3:00 pm. Remote Deposit Capture service will be accessible at approximately 9:00 am on Monday, June 8th. **Please plan accordingly.**



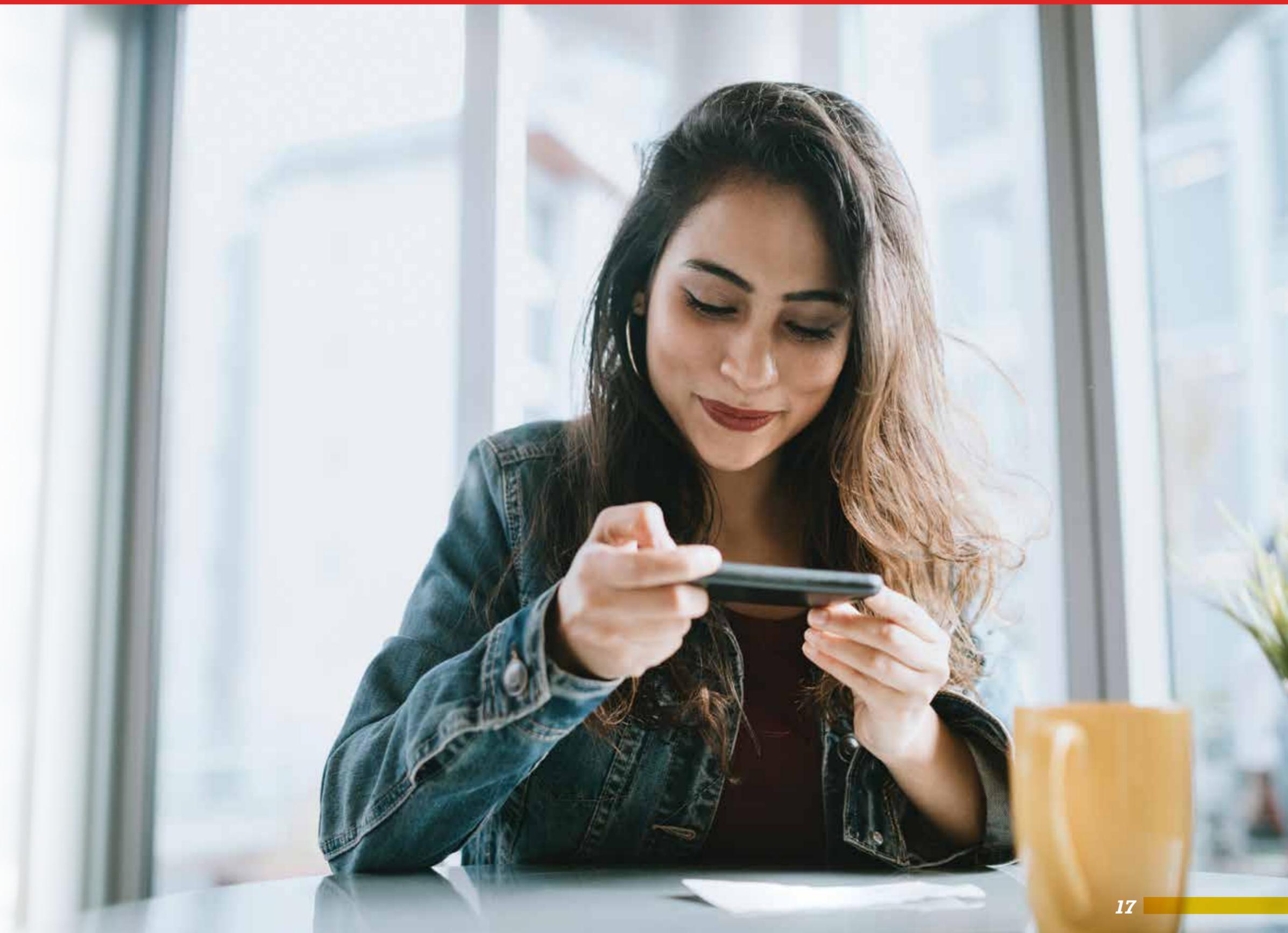
Mobile Banking

IMPORTANT: The City National Bank mobile app will be in view-only mode beginning at 3:00 pm on Friday, June 5th. **Please plan accordingly.** This means you will only be able to view your account balances and transaction history beginning at 3:00 pm on the 5th. Beginning Monday, June 8th, at approximately 9:00 am, you will be able to log in to Industrial Bank's Mobile Banking system and utilize all its features.

- ▷ Users accessing the current City National Bank mobile app will automatically be prompted to download the Industrial Bank mobile app from the Apple® App Store or Google Play™.
- ▷ Log in to the Industrial Bank mobile app using your existing user ID and password as you normally would.

SMS (TEXT) BANKING

IMPORTANT: You will need to re-enroll in Text Banking through Industrial Bank's Online Banking system. Once enrolled, commands can be texted to 99588.



What's New?

Industrial Bank is excited to offer the following technologies, products and services to enhance your banking experience. These features will be available to you beginning Monday, June 8th.

MANAGE YOUR CARDS

Industrial Bank offers customers the ability to protect their consumer debit cards through your mobile device by receiving alerts and defining when, where and how debit cards are used. Our CardControl app gives you the ability to:

- ▶ Receive alerts whenever your debit card is used.
- ▶ Establish transaction controls or dollar amount limits, merchant categories, transaction types and geographic locations.
- ▶ Safeguard your cards: Turn them "off" if they're misplaced or stolen and back "on" when you're ready to use them.

This service is available within the Industrial Bank mobile app or through the Industrial Bank CardControl standalone app – available in all app stores.

REAL-TIME ACCOUNT ALERTS

Industrial Bank offers technology that delivers real-time account alerts to any device or system based upon customer preference. With this tool, you can choose what you want to be alerted about, how you receive those alerts (email, text, push notification), where you receive alerts (mobile devices, email addresses, online) and even when to receive alerts (users can indicate quiet times).

Real-time alerts can be set up in Online and Mobile Banking.

U CHOOSE REWARDS® DEBIT CARD PROGRAM

Get rewarded for using your debit card on everyday purchases. Redeem your points for cash back, event tickets, electronics, spa treatments, apparel, airline tickets and so much more.

INSTANT ISSUE DEBIT CARDS – COMING SOON!

Whether you have just opened an account or your card has been lost or stolen, you can replace your Industrial Bank debit card immediately at any of our bank locations.

BUSINESS MOBILE BANKING

Business Mobile Banking puts the power of financial management and supervision right into your hands.

Use your iPhone® or Android™ to monitor your accounts, view account activity, transfer funds, deposit checks and even pay bills – wherever you are, whenever you choose. Most importantly, Business Mobile Banking is secure and safe. Multiple layers of authentication ensure your information stays with you, and you only.

Business Mobile Banking will be available to anyone currently enrolled in the Business Online Banking service.

To get started, contact your local Industrial Bank representative, or if you have questions, please contact us.

202-722-2000
info@industrial-bank.com
www.industrial-bank.com
800-461-5056 (after hours)



INDUSTRIAL **BANK**

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