



SEE THE WORLD THROUGH CRYSTAL

Your first-class ticket to luxury travel benefits and premium lifestyle rewards.

cnb.com/seetheworld



Travel with confidence



\$250 Airline Incidental Fees Statement Credit¹

Receive up to \$250 per card, per calendar year, in statement credits when qualifying airline-related purchases are charged to your Crystal Visa Infinite Card — including TSA Pre✓.[®]

No Foreign Transaction Fees²

Use your Crystal Visa Infinite Card to travel the world and we won't charge you any foreign transaction fees on your purchases.

Up to \$550 Airline Lounge Club Membership Fee Statement Credit³

Receive a statement credit of up to \$550 per calendar year with \$50,000 yearly spend for any airline lounge club worldwide.

\$100 Visa Infinite Discount Air Benefit⁴

Save \$100 on air travel when you use your Crystal Visa Infinite Card to book a qualifying itinerary for 2 to five 5 travelers.

Priority Pass[™] Select⁵

Experience an even more relaxing way to travel with Priority Pass Select, giving you and your accompanying guests access to a global network of more than 1,000 airport lounges worldwide.

\$100 Global Entry Application Fee Statement Credit⁶

Apply for Global Entry, a U.S. Customs and Border Protection Program, and pay the application fee (currently \$100) with your Crystal Visa Infinite Card and receive a \$100 statement credit. If you are approved for Global Entry, you may use your membership to participate in the TSA Pre✓.[®] program at no additional charge.

12 Complimentary Gogo[®] Inflight Wi-Fi Passes per Year⁷

Stay connected with Gogo Inflight Wi-Fi access on 12 flight segments on any Gogo-equipped aircraft.

See more travel benefits at cnb.com/seetheworld



Awards worth achieving

3X Rewards Points⁸

Earn 3 City National Rewards[®] Points for every \$1 spent on gasoline, grocery, airline, hotel, taxi (including Uber and Lyft), limousine, rental car, train, bus, restaurant, fast food and takeout food dining purchases. Earn 1 Point for every \$1 spent on all other purchases.

Use Points to Book Air Travel with No Blackout Dates⁹

Use Points to purchase airline tickets on most national and international carriers — any day of the year.

Personalized Rewards⁹

Redeem Points for travel, merchandise, statement credits, charities and more. Built with clients like you in mind, City National Rewards lets you select Awards that suit your idea of the good life — however you define it.

Accelerated Rewards¹⁰

You can combine Points from all of your City National business and personal credit cards that come with City National Rewards to earn premium travel and merchandise Awards faster.

See more rewards benefits at cnb.com/seetheworld



Make more of
the moments
you cherish

Crystal Card Concierge¹¹

Your Crystal Visa Infinite Credit Card provides complimentary access to Crystal Card Concierge, a premium benefit for you to use at home and abroad, 24 hours a day, 365 days a year.

Visa Infinite Luxury Hotel Collection¹²

Enjoy elite hotel privileges including room upgrades, complimentary in-room Wi-Fi and VIP amenities when available.

City National Crystal Experiences

Enjoy invitation-only access to signature events, from luxury concert suites and premium sports packages to intimate wine tastings and exclusive Broadway seats.

The Broadway League¹³

You'll have an ongoing opportunity to purchase the best seats in the house for Broadway shows in New York or on tour throughout North America.

See more lifestyle benefits at cnb.com/seetheworld



Expecting the
unexpected

Whether you're in flight or on the road, your Crystal Visa Infinite Card can help protect you and your purchases.

Auto Rental Collision Damage Waiver¹⁴

Price Protection¹⁴

Purchase Security¹⁴

Return Protection¹⁴

Trip Cancellation/Trip Interruption¹⁴

Emergency Card Replacement¹⁴

Emergency Cash Distribution¹⁴

Personal Identify Theft Protection¹⁴

Chip Technology, Apple Pay™ and Android Pay™

Roadside Dispatch¹⁴

See more protection benefits at cnb.com/seetheworld

To apply, please complete and return the enclosed application Request Form by **February 28, 2018**.

¹ Statement credit is provided under the Airline Incidental Fees Statement Credit benefit and is limited to Qualifying Airline Purchases made at eligible U.S.-Domestic Airline Carriers. Qualifying Airline Purchases must be charged to a Crystal Visa Infinite Credit Card to be eligible for a statement credit. Qualifying Airline Purchases are defined as incidental airline fee transactions made at eligible U.S.-Domestic Airline Carriers on domestic itineraries and may include: ticket change/cancellation fees, checked baggage fees, inflight entertainment, onboard food and beverage charges, airport lounge membership fees and day passes, onboard wireless charges (excluding Gogo® Inflight Wi-Fi), and TSA PreVSM membership application fee. Qualifying Airline Purchases may vary by airline. Merchants are responsible for correctly identifying the transactions under the appropriate codes or identifiers on Visa's proprietary network. City National Bank and Visa rely on the merchant to submit the correct information for the transaction. Additional conditions, limitations and exclusions apply. The Airline Incidental Fees Statement Credit benefit is subject to change and cancellation at any time. This benefit may be subject to taxation and Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Credit Cardholder. For more information about Qualifying Airline Purchases and this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

* TSA PreVSM is a U.S. Government program operated by the U.S. Department of Homeland Security ("DHS") through the Transportation Security Administration ("TSA") service. It is an expedited security screening program available for select travelers who are traveling domestically within the United States and for international travel when departing from a U.S. airport that participates in the program. The airline also must be participating in the program. Selection for TSA PreVSM expedited screening is made on a per flight basis and is not guaranteed. Eligible Crystal Visa Infinite Cardholders can apply for membership in the TSA PreVSM program and must pay the application fee (currently \$85) with their Crystal Visa Infinite Card to receive the statement credit. Acceptance into the TSA PreVSM program is at the sole discretion of the TSA. Neither City National Bank nor Visa has any control over the TSA PreVSM program including, without limitation, application, approval process or enrollment and no liability with regard to the TSA PreVSM program. For complete details about the TSA PreVSM program, including full terms and conditions, please visit www.tsa.gov. The TSA PreVSM trademark is used with the permission of the U.S. Department of Homeland Security.

² City National Bank does not assess a Foreign Transaction Fee on purchases charged to the Crystal Visas Infinite Card. Foreign Transaction Fee is subject to change without notice. The City National Crystal Visa Infinite Card has (a) an annual fee of \$400, (b) an Annual Percentage Rate (APR) for purchases of 9.00%, (c) an APR for cash advances of 12.00%, (d) a minimum interest charge of \$0.70 for each billing period in which interest is payable, and (e) a cash advance fee equal to 3% of the amount of the cash advance transaction, with a minimum fee of \$5.00. Additional fees and charges apply.

³ If the Total Spend on your Crystal Visa Infinite Card account is \$50,000 or greater in the current calendar year or the prior calendar year, you may request and receive a statement credit of up to \$550 for a Qualifying Airline Lounge Membership Fee charged to your Crystal Visa Infinite Card account during the same calendar year in which you request the statement credit. Each Crystal Visa Infinite Card account is eligible for only one (1) Airline Lounge Club Membership Fee Statement Credit per calendar year, regardless of the number of cardholders on the Crystal Visa Infinite Card account. Total Spend means the aggregate amount of the net purchases (purchases less returns and credits) on your Crystal Visa Infinite Card account for all cardholders. A Qualifying Airline Lounge Membership Fee means the annual fee charged by any airline for a Crystal Visa Infinite Cardholder's membership in that airline's lounge club and does not include any other amounts charged for use or services obtained at that airline lounge club, including day passes. This benefit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Card account holder. Additional terms and conditions apply. For more information about this benefit, see the City National Bank *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal. This benefit is subject to change and cancellation at any time without notice.

⁴ Discount is limited to \$100 on the total cost of between 2 and 5 qualifying roundtrip U.S. domestic coach airline tickets on the same itinerary when purchased through the Visa Infinite Discount Air Benefit website using an eligible Crystal Visa Infinite Credit Card. There's no limit on the number of times you can use this benefit. Choose from most major airlines and make reservations up to 11 months prior to departure. The Crystal Visa Infinite Credit Cardholder purchasing the tickets must be the primary traveler on the itinerary. Additional conditions, limitations and exclusions apply. The Visa Infinite Discount Air Benefit is subject to change and cancellation at any time. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

- ⁵ Priority Pass Select is an independent airport lounge access program which is neither owned by nor otherwise affiliated with City National Bank or Visa. City National Bank will automatically enroll as members in the Priority Pass Select program a maximum of 2 of the Crystal Visa Infinite Credit Card account cardholders. The owner(s) of the Crystal Visa Infinite Credit Card account as well as authorized users are eligible for the 2 available memberships. Each cardholder must be at least 18 years of age. The Priority Pass Select membership benefit is subject to change and cancellation at any time. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.
- ⁶ Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). City National Bank and Visa have no control over the program, including, but not limited to, application, approval process or enrollment fees charged by CBP, and no liability with regard to the Global Entry program. For complete details on the Global Entry program, including full terms and conditions, go to globalentry.gov. You must complete the Global Entry application and pay a \$100 nonrefundable application fee with a valid City National Crystal Visa Infinite Credit Card. The Global Entry application fee is subject to change at any time. The \$100 statement credit will be processed after the Global Entry program application fee is charged to a valid City National Crystal Visa Infinite Credit Card. Holders of a valid Crystal Visa Infinite Credit Card are entitled to one (1) \$100 statement credit per card every four (4) years in connection with the Global Entry program application fee. The Global Entry Application Fee Statement Credit benefit is subject to change and cancellation at any time. This benefit may be subject to taxation and Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Credit Cardholder. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.
- ⁷ Twelve (12) complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete online registration at myvisainfinite.com/cnb. Gogo Inflight Wi-Fi Passes are valid for 12 months from the date that you register your card for the Gogo Inflight Wi-Fi Benefit. Any unused Gogo Inflight Wi-Fi Passes at the end of the 12 month period will expire. Each Gogo Inflight Wi-Fi Pass provides for complimentary inflight Wi-Fi internet access for one device at a time on one flight segment on any participating Gogo-equipped aircraft between destinations within the United States and Canada where network coverage is available. Participating airlines are subject to change at any time without notice. Each Gogo Inflight Wi-Fi Pass may be redeemed on any Wi-Fi-enabled laptop, tablet or smartphone for inflight Wi-Fi Internet access on one (1) flight segment (a segment is defined as a takeoff and a landing). At the end of your initial 12 month period, provided the Gogo Inflight Wi-Fi Benefit is still being offered and you continue to meet City National Bank's eligibility requirements (i.e., the Crystal Visa Infinite Card account must be open and in good standing), you will receive an email inviting you to re-register for the benefit at myvisainfinite.com/cnb to receive another 12 Gogo Inflight Wi-Fi Passes. If you have an existing subscription with Gogo, you will have to suspend or cancel the subscription before you can credit your Gogo account with the 12 Inflight Wi-Fi Passes. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.
- ⁸ Points are earned on net purchases only (purchases less returns & credit). PIN-based and ATM transactions do not earn Points. For each \$1 spent, earn 3 Points on net purchases made at merchants that classify their merchant location for Visas as any of the following categories: airlines, hotels, taxis (including Uber and Lyft), limousines, rental cars, trains, buses, gasoline stations, groceries, restaurants, fast food and takeout food dining establishments, and 1 Point on all other net purchases. We do not determine whether merchants correctly identify and bill transactions as being made at locations in each particular category. However, we do reserve the right to determine which purchases qualify for the 3 Points on category purchases. Purchases not eligible to receive 3 Points on category purchases include, but are not limited to, purchases made at superstores, warehouse clubs, discount stores, and their affiliates, and they will instead receive 1 Point. Online and catalog purchases are not eligible to receive the 3 Points, and they will instead receive 1 Point, unless the merchants have correctly identified and billed the transactions. See the *City National Rewards Program Terms, Conditions and Program Rules* ("Program Rules") and *FAQs* at cnb.com/rewards for details.
- ⁹ Terms and conditions apply. Please see *Program Rules* and *FAQs* at cnb.com/rewards for details.
- ¹⁰ Certain restrictions apply for combining Points from business and personal City National Visa Credit Cards that come with City National Rewards. Please see the *Program Rules* and *FAQs* at cnb.com/rewards for details.

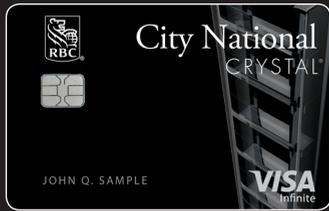
- ¹¹ Crystal Card Concierge services are provided under contract to City National Bank by Ten Lifestyle Management, a worldwide provider of concierge services. Certain restrictions and limitations apply. The costs of any goods or services purchases through Crystal Card Concierge on the cardholder's behalf are the cardholder's responsibility and will be billed directly to the cardholder's Crystal Visa Infinite Card.
- ¹² Additional benefits and availability vary by hotel property. Conditions, limitations and exclusions apply. The Visa Infinite Luxury Hotel Collection benefit is subject to change and cancellation at any time. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.
- ¹³ Purchase House Seats or Premium Seats available through The Broadway League for theatre shows on Broadway in New York City and shows on tour across North America. In addition to purchasing tickets, extra benefits may include backstage tours and "meet and greets" with performers for ticket holders. All ticket purchases and additional benefits are subject to availability. House Seats are reserved by theatre management from among what are considered the best seats in the house (often the first 15 rows orchestra section, Front Mezzanine or Loge, depending on the configuration of the theatre) for use by theatre industry professionals, may be available only at select locations and exact seat locations cannot be confirmed until the day of the performance. Premium Seats are also within the best seats in the house (often the first 15 rows orchestra section, Front Mezzanine or Loge, depending on the configuration of the theatre) and seat locations will be provided with purchase confirmation only. The Broadway League benefit is subject to change and cancellation at any time. Additional terms and conditions apply. For more information about this benefit, see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.
- ¹⁴ Certain limitations, restrictions and exclusions apply. In order for coverage to apply you must use your covered Visa Crystal Infinite Credit Card to secure transactions. For more information, please see the *Crystal Visa Infinite Credit Card Guide to Benefits* at cnb.com/crystal.

If you are approved for a Crystal Visa Infinite Credit Card account, the *Crystal Visa Infinite Credit Card Guide to Benefits* will be sent to you with your Crystal Visa Infinite Credit Card.

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Apple Pay is a trademark of Apple Inc.

Android Pay is a trademark of Google Inc.



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