

City National Bank Retirement Savings Plan**PLEASE READ THE FOLLOWING ENROLLMENT INSTRUCTIONS****Step 1 - Your Deferral Percentage**

Automatic Enrollment is the easiest way to enroll in the City National Bank Retirement Savings Plan (“Plan”). Automatic Enrollment will start your pre-tax salary deferral at 1% of your compensation each pay period. Unless or until otherwise directed, your salary deferrals will be invested in the NestEgg Fund that most closely represents your Normal Retirement Age. You will automatically be enrolled in the Plan (January 1 or July 1), once you become eligible (3 months of service and 21 years old), unless you complete and sign one of the sections on page 2 of this Enrollment form.

OR

Choose your own deferral percentage by completing the Enrollment Form on the back of this sheet. You may elect to make pre-tax deferrals salary deferrals from 1% to 100% of your compensation. You may contribute no more than \$17,000 in 2012 unless you are eligible to make catch-up contributions. You are eligible to make catch-up contributions if you are age 50 or over any time in 2012. The maximum catch-up contribution in 2012 is \$5,500.

Step 2 - Investment Direction

If you are Automatically Enrolled, your salary deferrals will be invested in the NestEgg Fund that most closely represents your Normal Retirement Age.

OR

If you choose your own deferral percentage, you may elect how your future contributions to the Plan are invested. If you make no investment elections, your salary deferrals will be invested in the NestEgg Fund that most closely represents your Normal Retirement Age.

Decline to Participate

If you do not want to participate in the Plan at this time, you must complete the “About You” section on the Enrollment Form on the back of this sheet, check the “Decline to Participate” box at the bottom of the Enrollment Form, and return the Enrollment Form to Human Resources within 10 days of your Entry Date (January 1 or July 1), once you become eligible (3 months of service and 21 years old). Declining now doesn’t mean you can’t participate in the Plan at a later date.

City National Bank Retirement Savings Plan

ABOUT YOU

Name: _____ Birth Date: _____
 Social Security Number: _____ Hire Date: _____
 Primary E-mail: _____

CUSTOM ENROLLMENT

Your Plan provides that you may defer from 1% to 100% of your compensation.

- I authorize 401(k) contributions of _____ (1% to 100%) of my compensation.
 Bump It! I authorize a 1% increase in my 401(k) contribution each year on January 1.

Indicate how you want **future contributions** to the Plan to be invested among the investment options listed below. Indicate investment elections in whole increments of at least 1%. Elections must equal 100%.

Ticker Symbol	Fund Choice	Investment Elections
GTDIX	Invesco Developing Markets Instl	
MWNIX	MFS International New Discovery Inst	
AIII	American Beacon International Index	
VHGEX	Vanguard Global Equity	
TRREX	T. Rowe Price Real Estate	
VISGX	Vanguard Small Cap Growth Index	
VSISX	Vanguard Small Cap Index Signal	
VSMIX	Invesco Van Kampen Small Cap Value	
MPEGX	Morgan Stanley Mid Cap Growth I	
VMISX	Vanguard Mid Capitalization Index Signal	
GSMCX	Goldman Sachs Mid Cap Value Instl	
PRGFX	T. Rowe Price Growth Stock	
VIFSX	Vanguard 500 Index Signal	
ISISX	American Independence Stock	
MTRIX	MFS Total Return I	
FTRBX	Federated Tot RetBd Inst	
ISBSX	American Independence Strategic Income I	
VIPSX	Vanguard Inflation-Protected Secs	
GOIXX	Federated Gov't Obligations	
	Morley Stable Value Fund Class 25	
NEFTX	NestEgg 2050 Fund	
NEFYX	NestEgg 2040 Fund	
NETHX	NestEgg 2030 Fund	
NETWX	NestEgg 2020 Fund	
NECSX	NestEgg Fund	
TOTAL		100%

Signature: _____ Date: _____

DECLINE

- "Decline to Participate" I do not want to make a salary deferral at this time.

Signature: _____ Date: _____