

SPECIALTY DEPOSITS

Property Management & HOA Industries

Your transactions are detailed and time-sensitive, requiring very specific banking solutions. With more than 40 years of experience serving property & HOA management companies, City National® has the depth of knowledge, products and services to help support your business's unique needs.

Industry Expertise

Our Specialty Deposits team is uniquely qualified to help your business run more efficiently.*

- Up to date on the regulatory environment and industry trends
- Membership and active participation in trade associations

Fraud Protection

Our cash management solutions can dramatically reduce the possibility of fraud. Help protect your business with:

- **Positive Pay** — Avoid check fraud by matching the checks presented for payment with your issue file.
 - **Payee Verify Positive Pay** — A more robust check fraud prevention product, Payee Verify Positive Pay allows you to match check numbers, amounts and payee information.
 - **Stale Date** — Honor or return stale-dated checks.
- **Dual Control and Token Authentication** — Helps protect wire transfers and ACH transactions by requiring multiple approvals and secure authentication.
- **ACH Fraud Protection** — Blocks all ACH transactions or allows for the creation of filters to specify which ACH payments you approve.¹
- **Trusteer Rapport**² — Helps defend against “man in the middle” (MITM) attacks, helps remove malware from client devices and helps prevent clients from entering phishing sites; free for clients.

Effective And Secure Funds Management

We can provide up-to-the-minute information on your financial transactions as well as sophisticated tools to manage your payables and receivables, including:

- Lockbox services
- Real-time information reporting
- Wire transfers
- Account transfers
- Account alerts
- Remote deposit capture
- Multi-user management controls and audit features

Streamlined Payments And Transactions

Save time and money by integrating your City National bank accounts with your accounting systems. You can simplify the processing environment with:

- **Book2Bank**SM — Automatically deliver checks or electronic payments directly to your vendors; integrates seamlessly with QuickBooks®³ and most accounting software.
- **EASI Link**® — Integrate your banking transactions with your accounting system to reduce input errors and increase productivity.

Dedicated Team of Specialists

¹ City National Bank places blocks on all ACH transactions on escrow trust accounts.

² Trusteer Rapport is a Registered Trademark of International Business Machines Corp.

³ Quickbooks is a Registered Trademark of Intuit, Inc.

* Serving California, Delaware, Nevada, New York, Tennessee, Georgia, Massachusetts, Washington, D.C., and Minnesota.



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