



Pay-A-Loan User Guide

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Purpose and usage of this product

Pay-A-Loan is a tool for pulling funds from financial institutions to make payments on loans at City National Bank.

Pay-A-Loan enables you to set up payments on our website or mobile app, even if you do not have a deposit account with us.

Pay-A-Loan cannot be used to transfer money from external deposit accounts into CNB deposit accounts.

How to enable Pay-A-Loan

If you are a customer of CNB, with active accounts and online banking credentials, Pay-A-Loan is automatically enabled for you to use.

Pay-A-Loan is a tool within the CNB mobile app and online banking menus.



As a customer, you can download our app and set up your own online banking credentials, or you can contact us to have bank personnel assist you with setting up your online banking credentials.

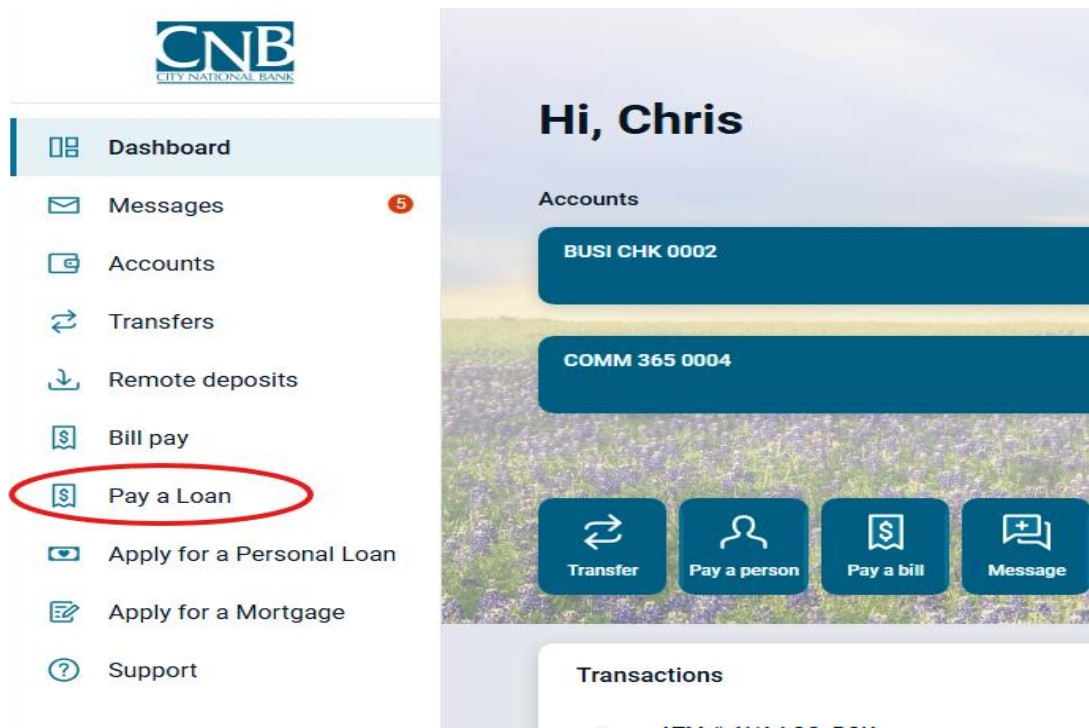
You can reach out to your loan officer or their loan assistant.

You can contact us through our website at: <https://www.bankatcnb.bank/about-us/contact-us>.

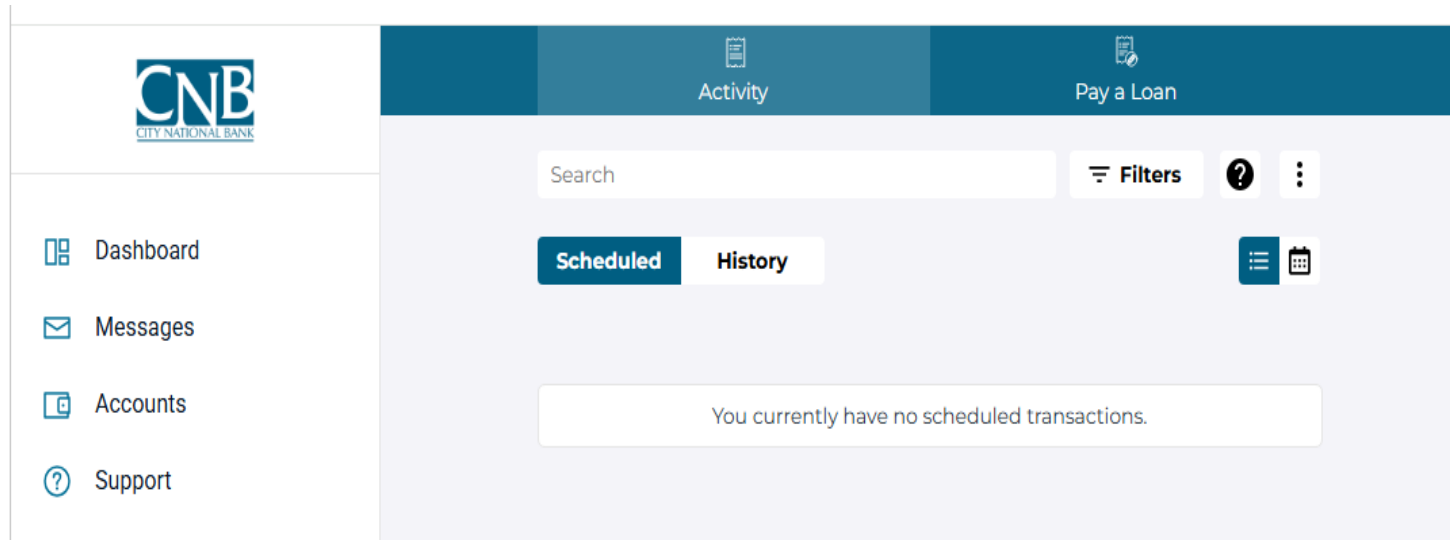
You can also call us at (833) 501-8764.

Product features and navigation

To access Pay-A-Loan, select the option from the menu:



Once selected, the Pay-A-Loan screen will be displayed:



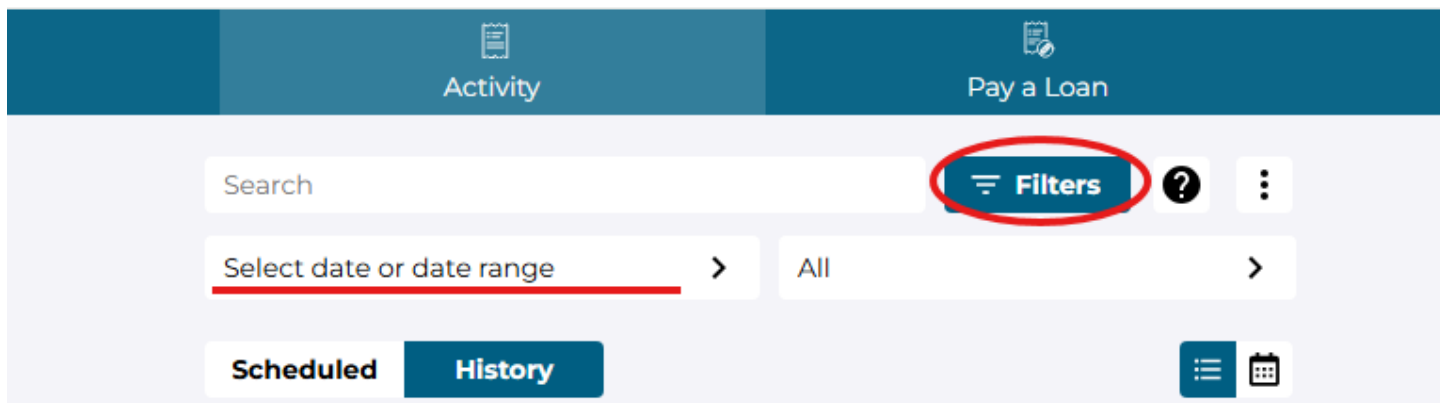
The Activity Page will display scheduled transactions, or you can select History to see historical transactions:

The screenshot shows a web interface for managing transactions. At the top, there are two tabs: 'Activity' and 'Pay a Loan'. Below the tabs is a search bar and a 'Filters' button. There are two main tabs: 'Scheduled' and 'History', with 'History' highlighted in blue and circled in red. To the right of these tabs are icons for a menu and a calendar. Below the tabs, there is a summary for 'MAY 2026' with a 'TOTAL: \$500.00'. A transaction entry is shown for 'MAY 13' with details 'FAN MAE 0005' and 'BUSI CHK 0002', and a value of '\$500.00'. At the bottom, there is a note: 'Use [Search](#) or [Filters](#) to see additional history.'

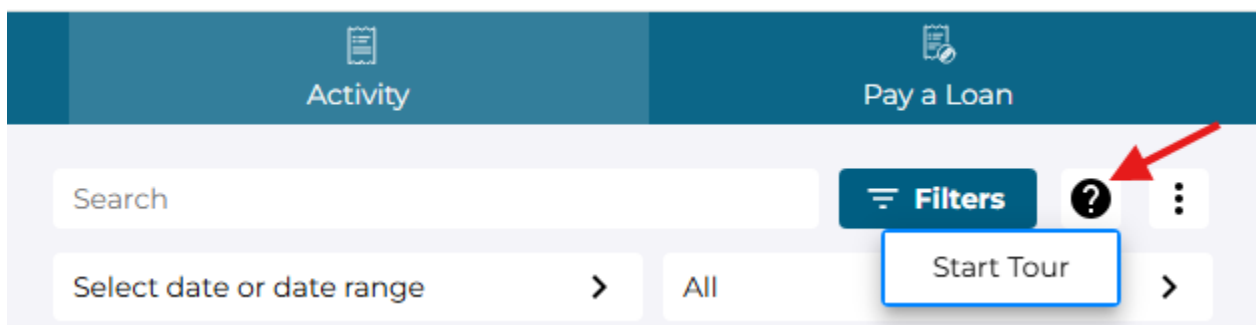
MAY 2026		TOTAL: \$500.00
MAY 13	FAN MAE 0005 BUSI CHK 0002	\$500.00 >

Use [Search](#) or [Filters](#) to see additional history.

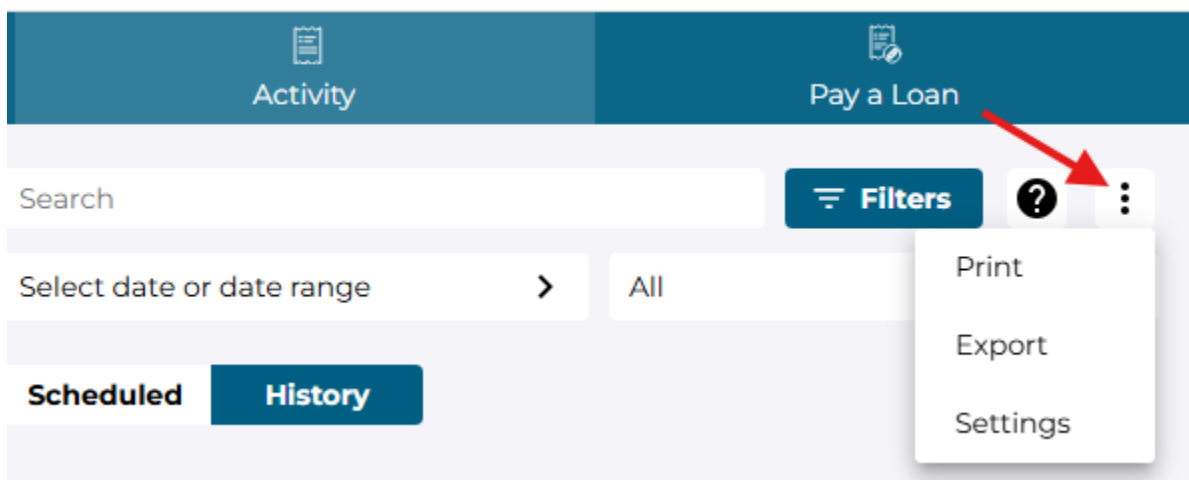
Use the Filters option to search specific dates or date range:



Select the Help button to start a tour of Pay-A-Loan for a click-through step-by-step showing features and functionality.

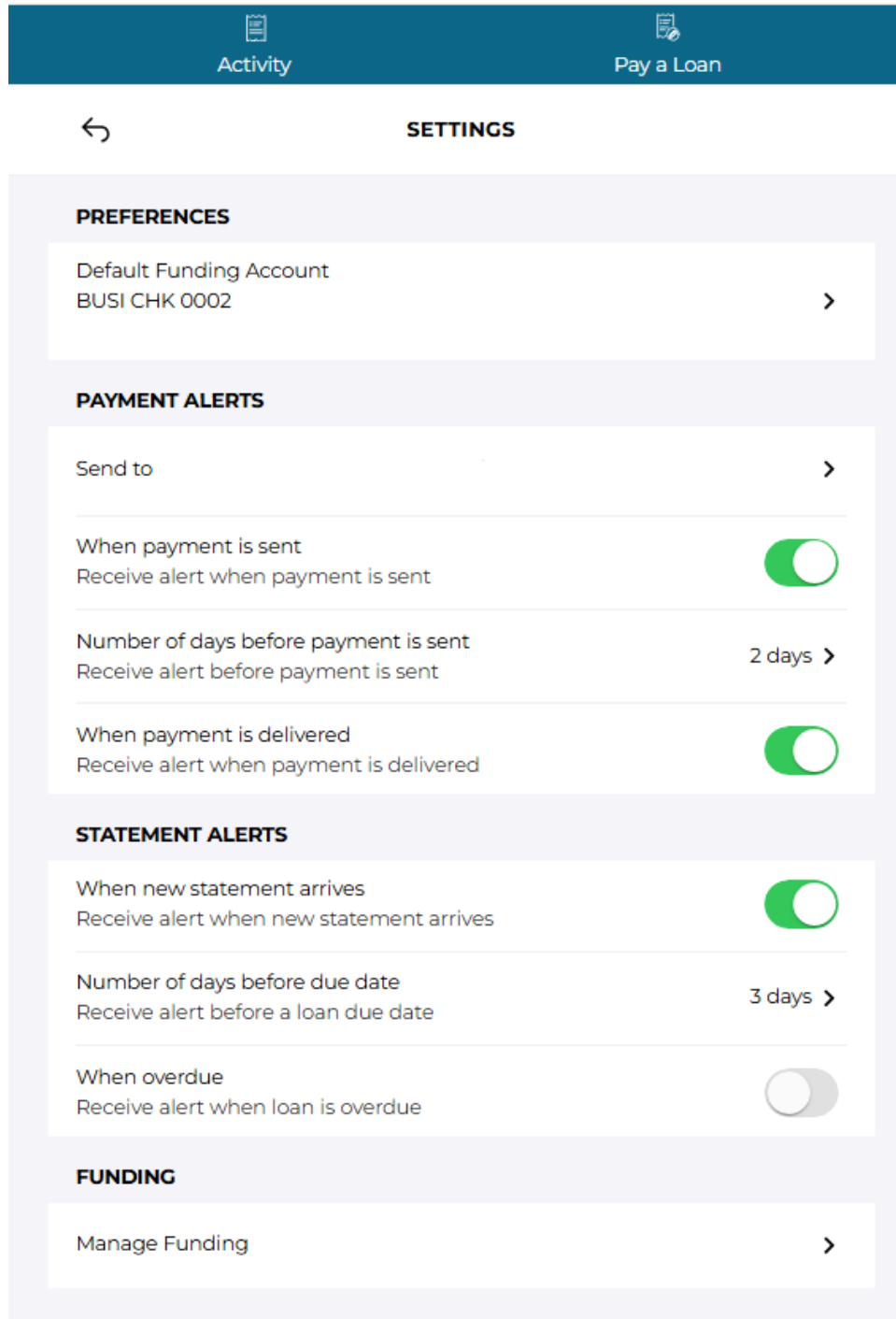


Select the 'more options' menu to print or export scheduled or historical payments. Select the 'Settings' option for Pay-A-Loan settings including default funding account preferences, payment and statement alerts, and manage funding.

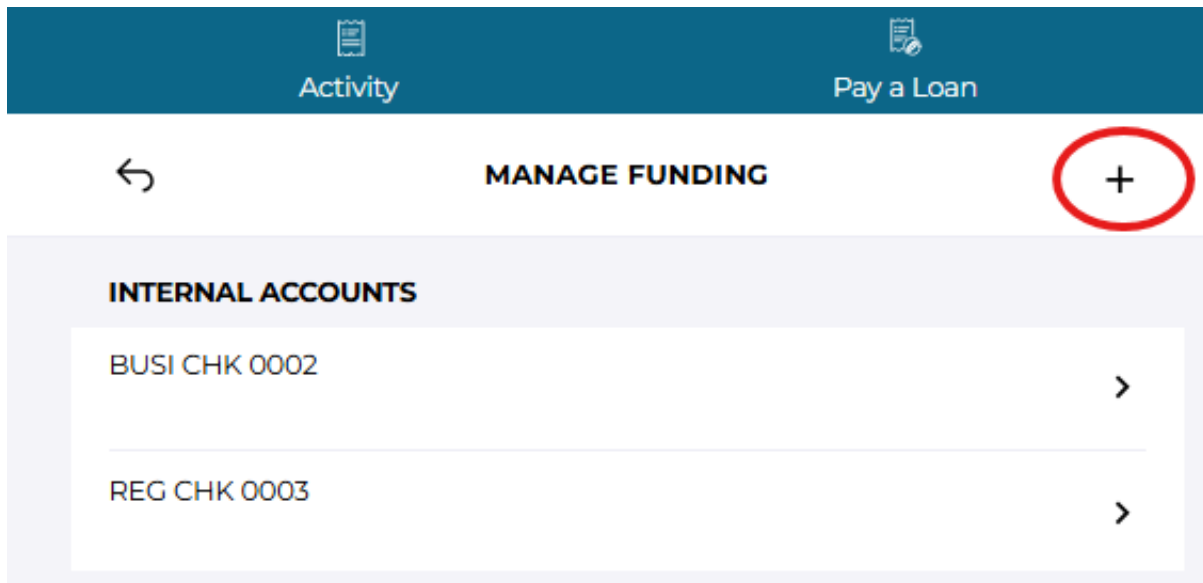


Set the funding account you want Pay-A-Loan to choose by default each time a new payment is set up.

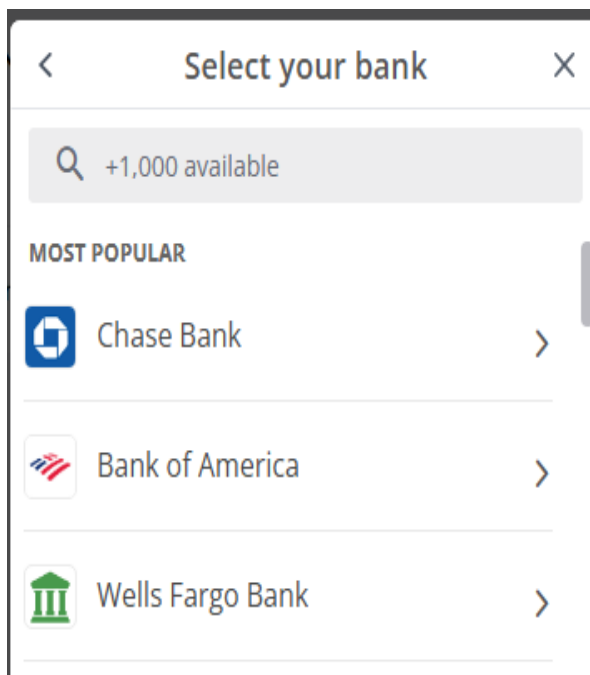
Payment Alerts can be sent via email or text.



In Manage Funding, use the + button to add an external account:



There are over 1,000 FI's to choose from or search for pulling a payment. If the bank is listed, you will be prompted to use your online credentials **for that financial institution** to authenticate and add the account for loan payment funding.



If a specific bank is not listed, a manual add and micro deposit will be used to add the external account.

< Select your bank ×

ABC-XYZ Bank

- The Gratz Bank >
- Today's Bank >
- Unity Bank - NJ >
- Valley Bank >
- The Peoples Bank Company (Per... >
- BOKF (and former CoBiz Bank) >

Can't find your bank?
[Enter account details](#)

< Verify your account ×

Trustly

Enter your account details

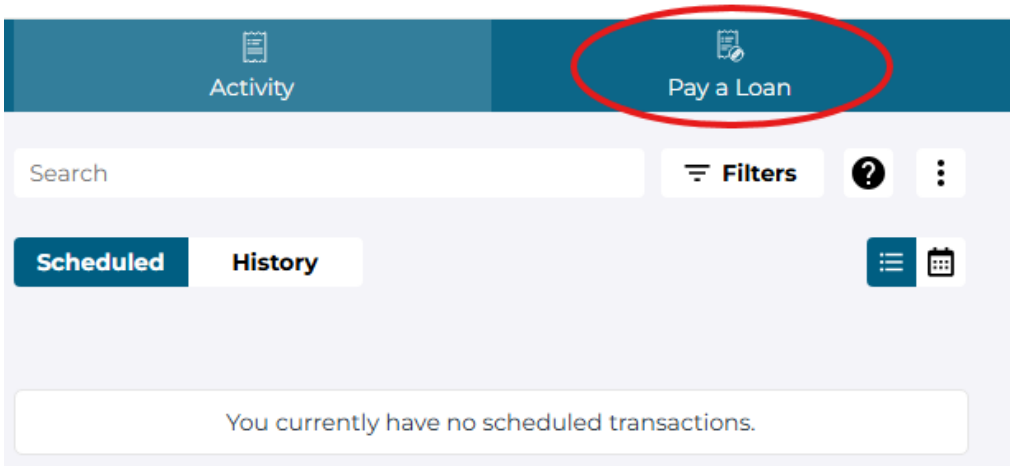
You'll receive a **\$0.01** deposit with a **3-letter code** to verify your account.

Name on account *

Routing number *

Making a payment

Once settings have been configured and an external funding account added (if needed) payments can now be made by selecting the “Pay a Loan” tab from the main screen:



PAY A LOAN

1. SELECT LOAN TO PAY

FAN MAE 0005 *0326 >
Last paid \$500.00 on 5/13/26

2. SELECT ACCOUNT TO PAY FROM

BUSI CHK 0002 >

3. ENTER AMOUNT

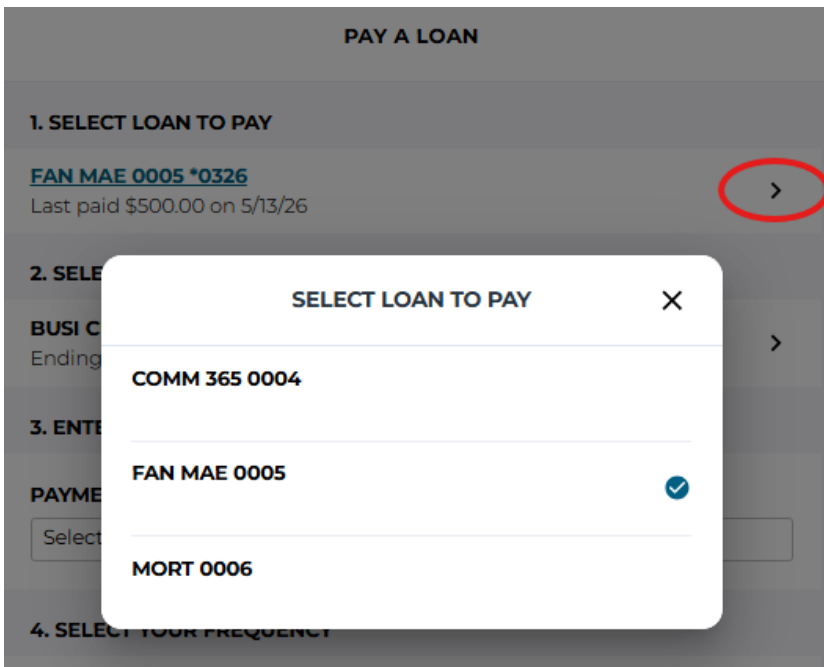
PAYMENT OPTIONS	AMOUNT
Select One >	\$0

4. SELECT YOUR FREQUENCY

REPEATS	DELIVER DATE
One-time >	May 26, 2026 >

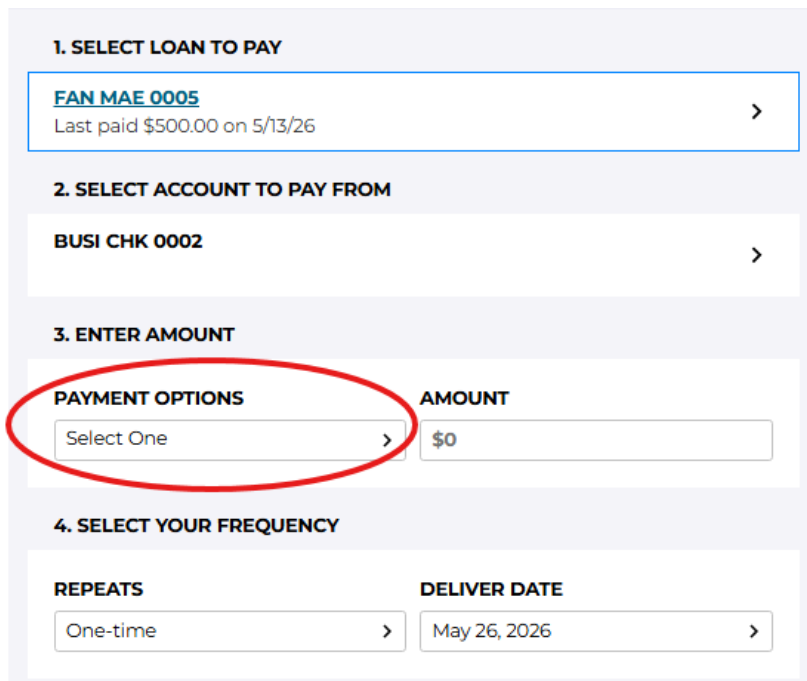
PAY \$0.00

Use the dropdown to view and select the loan for payment:



Use the dropdown to select an account to make the payment from. This shows a listing of all internal CNB accounts as well as any external accounts that have been added. There is also an option to add new funding within this dropdown.

Select the Payment Options to determine the payment type to be made:



PAYMENT OPTIONS

Amount due
\$948.61 due on May 1, 2026
 Monthly payment amount

Current balance
Last statement \$196,419.63
 Please call for your payoff amount




Custom Amount
 Pay a custom amount

Principal
 Payment applied directly to your principal amount

Interest
 Payment applied directly to your interest amount

Escrow
 Applied to your escrow account

DONE

<   

Select the payment option and key in amount:

3. ENTER AMOUNT

PAYMENT OPTIONS	AMOUNT
Principal >	\$10.00

“**Amount due**” will post the current monthly payment amount and will roll the payment due date.

“**Current balance**” will post only the current principal balance. This does not include interest, late charges, other charges, or secondary accrued interest.

“**Custom Amount**” applies the payment by collecting any accrued interest first and applying any remainder to principal.

“**Principal**” applies the payment to only the principal and will not roll the date.

“**Interest**” applies the payment to accrued interest receivable and will not roll the date.

“**Escrow**” deposits the payment into the escrow account for the related loan.

The frequency will always default to a One-Time payment and delivery date of the current date:

4. SELECT YOUR FREQUENCY

REPEATS	DELIVER DATE
One-time >	April 1, 2026 >

You can select the following recurring options by selecting the dropdown under ‘Repeats’:

REPEATS X	
One-time	
Weekly	
Monthly <input checked="" type="checkbox"/>	REPEAT OPTIONS X
Quarterly	Repeats Monthly >
Annually	Starts April 1, 2026 >
Every 2 weeks	Ends Until I cancel >
Twice a month	
Every 6 months	
	DONE

When any option other than ‘One-Time’ is selected, you’ll be presented with the ‘Repeat Options’ screen to select the Start and Ending Dates.

Once the payment options have been selected, click the 'Pay' button:

1. SELECT LOAN TO PAY

[FAN MAE 0005](#) >
Last paid \$500.00 on 5/13/26

2. SELECT ACCOUNT TO PAY FROM

BUSI CHK 0002 >

3. ENTER AMOUNT

PAYMENT OPTIONS	AMOUNT
Principal >	\$100.00

4. SELECT YOUR FREQUENCY

REPEATS	DELIVER DATE
Monthly >	May 26, 2026 >

PAY \$100.00

✕

Schedule recurring payment?

From: BUSI CHK 0002

FAN MAE 0005
Deliver on 5/26/2026. Funds will be withdrawn on 5/26/2026. \$100.00

[See more details](#)


I agree to recurring payment authorization

CONFIRM \$100.00

You will have an opportunity to review the payment and must agree to the Terms of Service before confirming the payment.

Once the payment has been confirmed, you will receive a confirmation screen:

✕



Recurring payment scheduled

Confirmation # 678-95D-63F-002

From: BUSI CHK 0002

FAN MAE 0005 \$100.00

[See more details](#)

DONE

Payments are applied to loans in near real time.

Transaction limits

Limits are in place to protect the bank and customer from liability and loss resulting from fraud.

Limits can be adjusted for individual users at the discretion of the bank.

Abuse or misuse of this product can result in revocation of access to Pay-A-Loan.

	<i>Minimum Amount per Transaction</i>	<i>Maximum Amount per Transaction</i>	<i>Daily Limit</i>	<i>Weekly Limit</i>	<i>Monthly Limit</i>
PAL Internal Account	\$1.00	\$5,000.00	\$10,000.00	\$10,000.00	\$25,000.00
PAL External Account	\$1.00	\$3,500.00	\$7,000.00	\$10,000.00	\$15,000.00