



Minimum Balances & Maintenance Fees for Personal and Commercial Accounts November 30th, 2018

Personal Domestic Banking

Personal Checking Account (No Interest)

- Minimum to open.....\$100
- Minimum balance required to avoid maintenance fee.....\$100 Daily balance
- Below balance maintenance fee.....\$15 Monthly

NOW Account

- Minimum to open.....\$100
- Minimum balance required to avoid maintenance fee.....\$1500 Daily balance
- Below balance maintenance fee.....\$15 Monthly

Personal Money Market Account

- Minimum to open.....\$2,500
- Minimum balance required to avoid maintenance fee.....\$2,500 Daily balance
- Below balance maintenance fee.....\$15 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Personal Savings Account

- Minimum to open.....\$100
- Minimum balance required to avoid maintenance fee.....\$300 Daily balance
- Below balance maintenance fee.....\$15 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Certificate of Deposit²

- Minimum to open.....\$1,000

Online Account Opening

BanesFlex

Money Market Account

- Minimum to open.....\$2,500
- Minimum balance required to avoid maintenance fee.....\$2,500 Daily balance
- Below balance maintenance fee.....\$5 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

BanesGrow

Savings Account

- Minimum to open.....\$100
- Minimum balance required to avoid maintenance fee.....\$300 Daily balance
- Below balance maintenance fee.....\$5 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

BaneSmart CD

Certificate of Deposit²

- Minimum to open.....\$1,500



Minimum Balances & Maintenance Fees for Personal and Commercial Accounts November 30th, 2018

Personal International Banking

Personal Checking Account (No Interest)

- Minimum to open.....\$3,000
- Minimum balance required to avoid maintenance fee.....\$3,000 Daily balance
- Below balance maintenance fee.....\$20 Monthly

NOW Account

- Minimum to open.....\$3,000
- Minimum balance required to avoid maintenance fee.....\$3,000 Daily balance
- Below balance maintenance fee.....\$20 Monthly

Personal Money Market Account

- Minimum to open.....\$3,000
- Minimum balance required to avoid maintenance fee.....\$3,000 Daily balance
- Below balance maintenance fee.....\$20 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Personal Savings Account

- Minimum to open.....\$3,000
- Minimum balance required to avoid maintenance fee.....\$3,000 Daily balance
- Below balance maintenance fee.....\$20 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Certificate of Deposit²

- Minimum to open.....\$1,000

Business Domestic Banking

Business Checking Account

- Minimum to open.....\$250
- Minimum balance required to avoid maintenance fee.....\$2,500 Daily balance
- Below balance maintenance fee.....\$15
- Per Item cost (in excess of 150 items).....Contact account representative

Business Analysis Checking Account

- Minimum to open.....\$500
- Monthly maintenance fee.....\$20
- Per Item cost.....Contact account representative
- Cash deposits fee.....Contact account representative

Business Money Market Account

- Minimum to open.....\$2,500
- Minimum balance required to avoid maintenance fee.....\$2,500 Daily balance
- Below balance maintenance fee.....\$15 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Business Savings Account

- Minimum to open.....\$2,500
- Minimum balance required to avoid maintenance fee.....\$2,500 Daily balance
- Below balance maintenance fee.....\$15 Monthly
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Certificate of Deposit²

- Minimum to open.....\$1,000



Minimum Balances & Maintenance Fees for Personal and Commercial Accounts November 30th, 2018

Business International Banking

Business Checking Account

- Minimum to open.....\$40,000
- Minimum balance required to avoid maintenance fee.....\$40,000 Daily balance
- Below balance maintenance fee.....\$75 Monthly
- Account Opening Fee.....Tiers³

Business Money Market Account

- Minimum to open.....\$40,000
- Minimum balance required to avoid maintenance fee.....\$40,000 Daily balance
- Below balance maintenance fee.....\$75 Monthly
- Account Opening Fee.....Tiers³
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Business Savings Account

- Minimum to open.....\$40,000
- Minimum balance required to avoid maintenance fee.....\$40,000 Daily balance
- Below balance maintenance fee.....\$75 Monthly
- Account Opening Fee.....Tiers³
- An excess item fee will be charged for each transaction in excess of 6 during a monthly statement cycle¹.....\$10 Each occurrence

Certificate of Deposit²

- Minimum to open.....\$10,000



Miscellaneous Service Fees & Service Charges for Personal and Commercial Accounts⁴ (*) November 30th, 2018

• Account Closed.....	\$20 Prior to 6 months	• Night Depository Bags.....	\$30 Each
• Account Reconciliation.....	\$25 Per hour or fraction thereof	• Notary Services.....	\$10 Per document
• ACH Debit/Credit.....	\$0.20 Per item	• Notice of Levy, Writ of Garnishment, Subpoena, etc.....	\$100
ATM⁵		Uncollected/NSF/Overdraft	
• Banesco owned.....	No charge	• Uncollected funds fee.....	\$35 Per item
• Banesco non-owned.....	\$2 Per transaction	• Non-sufficient funds fee ⁶	\$35 Per item
• Allpoint ATMs.....	No charge	• Business account - Overdraft charge ⁷	\$35 (17% Annual Interest Rate)
• Balance Request.....	\$3 Per account	• Quickbooks.....	\$9.95 Per account statement (for business accounts)
• Cashiers check customer.....	\$10 Per check	Statement Charge	
• Cashiers Check Non-Customer.....	\$30 Per check	• Domestic delivery.....	\$1 Per statement cycle
• Check orders.....	Charge varies by check style	• International delivery.....	\$15 Per statement cycle
Collections		• Electronic.....	No charge
• Clean.....	\$75 Per item	Photocopies	
• Documentary.....	\$75 Higher of 0.25% of face amount or \$75	• Bank statements.....	\$5 Each
• Deposited Check Returned Fee.....	\$15 Per item	• Cancelled checks.....	\$3 Each
• Dormant Account Fee.....	\$25 Monthly, after 1 year without customer initiated activity	• Reference Letters.....	\$15 Each
• Fax.....	\$2 Per page	• Remote Deposit Capture.....	Contact an account representative
• International Delivery Charge.....	\$45 Per item	• Research Requests.....	\$25 Per hour or fraction thereof plus \$2 per copy
• International Delivery Charge Express.....	\$75	• Returned Mail.....	\$15 Per month
• Legal Document Processing.....	\$100 Per hour or fraction thereof plus attorney fees	Safe Deposit Rental Fee⁸	
• Letter of Credit.....	Please contact 786.552.0550 for additional information	• 3" x 5".....	\$25 Per year
• Lockbox.....	Contact an account representative	• 3" x 10".....	\$45 Per year
		• 5" x 10".....	\$100 Per year
		• 10" x 10".....	\$175 Per year
		• Key deposit.....	\$20 Per box
		• Late payment fee.....	\$10 Per box
		• Drilling cost.....	\$250 Per box
		• Key replacement.....	\$50 Per key



Miscellaneous Service Fees & Service Charges for Personal and Commercial Accounts⁴ (*) November 30th, 2018

- Stop Payment Charge Fee.....\$35 Per check & effective for 6 months
- Sweep Transaction Charge.....\$3 Per transaction
- Temporary Checks.....\$4 Four checks per page

Visa® Check Card

- Issuance.....No charge
- International delivery.....\$45 Charge per card
- Replacement.....\$25 Charge per card
- Express order.....\$75 Per card, individual only
- International Transaction Fee.....3%
- E-Wire Module Fee⁹\$15 Per statement cycle

Wire Out Fee

- Domestic (USA).....\$80 Per wire request (paper, fax, e-mail)
- International.....\$100 Per wire request (paper, fax, e-mail)
- Domestic via On-Line (e-wires).....\$30 Per wire
- International via On-Line (e-wires).....\$40 Per wire
- On-Line (e-wires) between Banesco USA accounts.....No charge
- Foreign exchange.....\$100 Per wire request (paper, fax, e-mail)
- Account transfers (Internal).....\$10 By fax/scan request
- Wire BSA Compliance fee for High Risk Transaction⁹\$350 per wire
- Wire Legal Review fee for High Risk Transaction⁹Range \$600 - \$1,000 per hour

Wire Transfers

- Wire In Fee.....\$15 Per wire
- Wire Transfer Tracer Fee.....\$25 Per wire

1. Transfers and withdrawals to another account or to a third party by preauthorized, automatic, telephone or computer transfers, or by check, draft, or debit card, or similar order to a third party are limited to no more than six per monthly statement cycle for Money Market Accounts and any calendar month for Savings Account. An excess item fee of \$10.00 will be charged for each transaction in excess of the six transactions.

2. Certificate of Deposits are subject to an early withdrawal penalty. 3. The following onetime fee will apply once the account is funded depending on an account balance at opening: \$300.00 fee if account balance is lower than \$45,000.00, \$250.00 fee if the account balance is \$45,000.00 to \$74,999.99, \$200.00 fee if account balance is \$75,000.00 to \$149,999.99, \$100.00 fee if the account balance is \$150,000.00 and over.

4. Miscellaneous Fees and Service Charges are subject to change.

5. Fees charged by other institutions for your transactions on non Banesco USA ATM and AllPoint's ATM Network are beyond the bank control and are in addition to the fees listed above.

6. Charge applies to overdrafts created by check, in-person withdrawal, or other electronic means, excluding ATM or onetime debit transactions.

7. 17% on total negative balance including weekends and legal banking holidays.

8. Safe Deposit Boxes are not FDIC insured.

9. Applicable to Business accounts only.

(*) For Banesco USA Puerto Rico Branch, the Miscellaneous Service Fees & Services Charges are similar to those presented in this document, with only differences listed below:

- Uncollected Funds Fees.....\$10 Per Item
- Deposit Check Returned Fee.....\$10 Per Item