



Minimum Balances & Maintenance Fees for Personal and Commercial Accounts November 15th, 2019

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 15th, 2019

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 15th, 2019

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 15th, 2019

• 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
ATM⁴		Uncollected/NSF/Overdraft	
• Banesco owned.....	No charge	• Uncollected funds fee.....	\$35 Per item
• Banesco non-owned.....	\$2 Per transaction	• Non-sufficient funds fee ⁵	\$35 Per item
• Allpoint ATMs.....	No charge	• Business account - Overdraft charge ⁶	\$35 (17% Annual Interest Rate)
• Balance Request.....	\$3 Per account	• NSF/UNC Return Item fee.....	\$35 Per item
• Cashiers check customer.....	\$10 Per check	• Quickbooks.....	\$9.95 Per account statement (for business accounts)
• Cashiers Check Non-Customer.....	\$30 Per check	Statement Charge	
• 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
• Domestic Delivery Charge - Courier.....	\$35 Per item	• Research Requests.....	\$25 Per hour or fraction thereof plus \$2 per copy
• International Delivery Charge - Courier.....	\$65 Per item	• Returned Mail.....	\$15 Per month
• International Delivery Charge Express - Courier.....	\$90 Per item	Safe Deposit Rental Fee⁷	
• Legal Document Processing.....	\$100 Per hour or fraction thereof plus attorney fees	• 3" x 5".....	\$25 Per year
• Letter of Credit.....	Please contact 786.552.0550 for additional information	• 3" x 10".....	\$45 Per year
• Lockbox.....	Contact an account representative	• 5" x 10".....	\$100 Per year
		• 7" x 10".....	\$100 Per year
		• 10" x 10".....	\$175 Per year
		• 11" x 15".....	\$225 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 15th, 2019

- 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
- Replacement.....\$25 Charge per card
- Express order.....\$75 Per card, individual only
- International Transaction Fee.....3%
- E-Wire Module Fee⁸.....\$15 Per statement cycle

- Foreign Exchange Rates vary. See your Account Officer

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 Transaction⁸.....\$350 per wire
- Wire Legal Review fee for High Risk Transaction⁸ Range \$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:
 - For term <30 day, penalty is 7 days of interest.
 - For term >31 days to <or=365 days, penalty is 90 days of interest.
 - For term >366 days to <or=540 days, penalty is 180 days of interest.
 - For term >541 days to <720 days, penalty is 270 days of interest.
 - For term >721 days to >1094 days, penalty is 365 days of interest.
 - For term >1095 days, penalty is 540 days of interest.

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

4. 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.

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

6. 17% on total negative balance including weekends and legal banking holidays.

7. Safe Deposit Boxes sizes may vary depending on Business Center Location. Safe Deposit Boxes are not FDIC insured.

8. Applicable to Business accounts only.

(*) For Banesco USA Puerto Rico Business Center, 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
- NSF/UNC Returned Item Fee.....\$10 Per Item