



Minimum Balances & Maintenance Fees for Personal and Commercial Accounts

October 1st, 2017

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
- Minimum to open a CD Online.....\$1,500

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



Minimum Balances & Maintenance Fees for Personal and Commercial Accounts

October 1st, 2017

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

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(*)

October 1st, 2017

• 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	
• Cashiers Check Non-Customer.....\$30 Per check	Statement Charge
• Check orders.....Charge varies by check style	• Domestic delivery.....\$1 Per statement cycle
Collections	• International delivery.....\$15 Per statement cycle
• Clean.....\$75 Per item	• Electronic.....No charge
• Documentary.....\$75 Higher of 0.25% of face amount or \$75	Photocopies
• Deposited Check Returned Fee.....\$15 Per item	• Bank statements.....\$5 Each
• Dormant Account Fee.....\$25 Monthly, after 1 year without customer initiated activity	• Cancelled checks.....\$3 Each
• Fax.....\$2 Per page	• Reference Letters.....\$15 Each
• International Delivery Charge.....\$45 Per item	• Remote Deposit Capture.....Contact an account representative
• International Delivery Charge Express.....\$75	• Research Requests.....\$25 Per hour or fraction thereof plus \$2 per copy
• Legal Document Processing.....\$100 Per hour or fraction thereof plus attorney fees	• Returned Mail.....\$15 Per month
• Letter of Credit.....Please contact 786.552.0550 for additional information	Safe Deposit Rental Fee⁸
• Lockbox.....Contact an account representative	• 3" x 5".....\$25 Per year
	• 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 Accounts^{4 (*)}

October 1st, 2017

- 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
- E-Wire Module Fee⁹.....\$15 Per statement cycle

Wire Out Fee

- Domestic (USA).....\$80 Per wire (paper, fax, e-mail) request
- International.....\$100 Per wire (paper, fax, e-mail) request
- 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.....\$5 Per wire
- Foreign exchange.....\$100 Per wire (paper, fax, e-mail) request
- Account transfers (Internal).....\$10 By fax/scan request
- 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 withdrawl penalty.
3. The following onetime fee will apply once the account is funded depending 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