



## Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts

Effective January 1, 2019  
Efectivo el 1 de Enero de 2019

Account Closed .....	\$25 per account (prior to 6 months)	Copies	
Account Closed by Letter.....	\$10 per account	Checks Paid.....	\$5 per check, plus shipping
Account Reconciliation.....	\$25 per hour or fraction	Statements.....	\$5 per statement, plus shipping
ACH Collections <sup>1</sup> .....	\$40 per month	Credit Cards	
ACH Payments <sup>1</sup>		Card Delivery Courier Fee.....	Refer to Shipping
ACH Line.....	\$25 per Customer per month	Debit Authorization.....	\$10 per debit
Prefunded.....	\$25 per Customer per month	Debit Cards <sup>5</sup>	
ACH Transaction.....	\$0.15 per transaction	Debit Mastercard® Card <sup>2</sup> .....	No charge
Automated Teller Machines (ATMs)		Debit Mastercard® BusinessCard <sup>14</sup> .....	No charge
Amerant Bank ATMs.....	No charge	Card Delivery Courier Fee.....	Refer to Shipping
Allpoint ATMs.....	No charge	Deposit Corrections.....	\$2 per deposit
Presto! (Publix) ATMs.....	No charge	Deposit Courier Services.....	Fees vary
Other ATMs.....	\$2 per withdrawal	Deposit Verifications.....	\$5 per deposit
	\$2 per balance inquiry	Dormant Accounts	
Additional/Replacement Card.....	\$5 each	(inactive for 365 days).....	\$20 per statement cycle
Non-Customer ATM Transaction.....	\$3	Fax Service.....	\$5 first 2 pages
Balance Inquiry-Operator Assisted.....	No charge		\$2 each (3 or more pages)
Bank by Mail.....	No charge	IRA - Closed or Transferred <sup>2</sup> .....	\$15 each
Bill Payment		Internal Transfers among your	
Via Online Banking <sup>2</sup> .....	No charge	Amerant Bank Accounts.....	No charge
Concierge Service.....	\$50 per item	Legal Document Processing.....	\$100 per hour or fraction
Overnight Check.....	\$14.95 <sup>a</sup>		plus attorney's fees
Same Day.....	\$9.95 <sup>a</sup>		plus \$2 per copy
Cash Services		Letters of Credit <sup>6</sup>	
Coin Roll.....	\$0.10 per roll	Imports	
Currency Strap .....	\$0.50 per thousand dollars	Issuance.....	0.25% per quarter or fraction
Deposit Processing.....	\$15 per hour or fraction		\$150 minimum
Preparation of Cash Shipments.....	\$20 per shipment	Payment or Negotiation <sup>4</sup> .....	0.25% per set of documents
Cashier's Checks			\$150 minimum
Customer.....	\$10 each	Acceptance.....	2% per annum
Endorsement Guarantee Exchange.....	\$15 each		\$150 minimum
Check Cashing Fee		Exports	
Customer.....	No charge	Confirmation.....	0.25% per quarter or fraction
Non-Customer.....	\$5 per check		\$150 minimum
Check Imaging		Advising.....	\$150
Via Mail.....	\$3 per statement	Payment or Negotiation <sup>4</sup> .....	0.25% per set of documents
Via Online Banking.....	No charge		\$150 minimum
Checkbook Orders.....	Fees vary	Acceptance.....	2% per annum
Collections - Within the U.S. <sup>3</sup>			\$150 minimum
Outgoing		"Standby" Letters of Credit.....	2% per annum
Clean.....	\$50 per item, plus shipping		\$250 minimum
Documentary.....	\$125 per item, plus shipping	Amendment - Simple <sup>7</sup> .....	\$75 each
Incoming <sup>4</sup>		Discrepancy.....	\$75 per set of documents
Clean.....	\$30 per item	Cancellation of Unused Credit.....	\$75 per letter of credit
Documentary.....	\$125 per item	Transfer of Letter of Credit.....	0.25% per quarter or fraction
Bond Coupons			\$200 minimum
New York.....	\$6 per envelope	Assignment of Proceeds.....	0.25%, \$150 minimum
All Others.....	\$9.50 per envelope	Swift Messages.....	\$40 short message
Returned Coupons.....	\$25 each		\$60 long message
Tracers.....	\$25 each (1 <sup>st</sup> at no charge)	Letters of Indemnity/Air Release.....	\$150 each
Collections - Overseas <sup>3</sup>		Reimbursement.....	\$100 each
Outgoing		Loan Sweep <sup>1</sup> .....	\$150 per month
Clean.....	\$60 per item, plus shipping	Lockbox Services <sup>1</sup> .....	\$170 per month
Documentary.....	\$125 per item, plus shipping	Merchant Card Services.....	Fees vary
Incoming <sup>4</sup>		Mobile Banking Service <sup>2,8</sup> .....	No charge
Clean.....	\$60 per item	Night Depository Service	
Documentary.....	\$125 per item	Key.....	\$20 each
Tracers.....	\$25 each (1 <sup>st</sup> at no charge)	Additional/Replacement Key.....	\$90 each, plus shipping
		Bag.....	Fees vary

Notary Services .....	\$10 per document
Notice of Levy.....	\$50
Online Banking Service <sup>9</sup>	
Personal Accounts.....	No charge
Business Accounts <sup>13</sup> .....	\$25 per month
Overdrafts/Non-Sufficient Funds <sup>10</sup>	\$35 per item paid or returned
Daily Maximum.....	5 items paid or returned per day for Personal accounts
Interest on Overdrawn Balance.....	17.5% for Commercial and Corporate Accounts
Photocopies.....	\$1 per page, plus shipping
Positive Pay <sup>1</sup> .....	\$75 per month
Record Research.....	\$25 per hour or fraction plus \$2 per copy
Reference Letters.....	\$30 each, plus shipping
Via Online Banking <sup>2</sup> .....	No charge
Returned Items.....	\$15 per item
Returned Mail.....	\$15 per item
Safe Deposit Boxes.....	\$25 – \$175 (subject to availability)
Drilling.....	\$170
Replacement Key.....	\$50
Safekeeping.....	\$10 per item per month
Security Token.....	No charge (up to 2 users)
Additional/Replacement Token.....	\$30 each, plus shipping
Shipping <sup>11</sup>	
Regular envelope mailed within the U.S. ....	\$3 per envelope
Standard Courier.....	\$25 per shipment
Express Courier.....	\$90 per shipment
Statements	
Via Mail (Overseas).....	\$10 each
Via Mail (Within U.S.).....	No charge
Via Online Banking.....	No charge
Via SWIFT MT940 <sup>12</sup> .....	\$10 per month
Stop Payments.....	\$30 per item (effective for 6 months)
Via Online Banking.....	\$30 per item (effective for 6 months)
Telephone Banking - Automated <sup>2</sup>	
Faxed Statements.....	No charge
Account Transfers among your Amerant Bank Accounts.....	No charge
Telephone Calls	
Within the U.S. ....	\$5 each
International.....	\$15 each
Temporary Checks.....	\$1 each (first 3 at no charge)
Transfers	
External Transfers within the U.S. (ACH) <sup>2</sup>	
Outgoing	
Via Online Banking/Mobile Banking.....	\$5 each
Incoming.....	No charge
Internal Transfers	
To / From your Amerant Bank Accounts.....	No charge
Book Transfers (Internal Transfers to/from third party Amerant Bank Accounts)	
Via Online Banking/Mobile Banking.....	\$5 each
Via Manual or Branch.....	\$25 each
Incoming Book Transfers.....	No charge

Wire Transfers	
Incoming	
Domestic.....	\$10 each
International.....	\$10 each
Outgoing	
Domestic	
Via Online Banking/Mobile Banking.....	\$35 each
Via Manual Processing.....	\$150 each
At a Amerant Bank Branch.....	\$50 each
International	
Via Online Banking.....	\$35 each
Via Manual Processing.....	\$150 each
At a Amerant Bank Branch.....	\$50 each
Foreign Exchange (FX)	
Overseas in Foreign Currency via manual processing.....	\$100 each
Overseas in Foreign Currency at a Amerant Bank Branch.....	\$50 each
Tracers.....	\$15 each
Amendment.....	\$15 each
Research.....	\$15 each
Uncollected Funds <sup>10</sup> .....	\$35 per item

- 1 Available for business and corporate accounts only.
  - 2 Available for personal accounts only.
  - 3 Cable and mail expenses are in addition to the quoted fees. If a collection involves special handling, an additional charge may be collected. Correspondent charges, if any, are in addition to those before mentioned.
  - 4 Additional \$40 fee, if paid with wire transfer.
  - 5 All transactions made outside the United States with your Debit card or ATM card are subject to a cross border fee of 0.90% of the total transaction amount. If the transaction is conducted in a currency other than U.S. dollars, a currency conversion assessment of 0.20% of the total transaction amount will be added when Mastercard® performs the currency conversion.  
  
The currency exchange rate between the transaction currency and the billing currency used for processing international transactions may be a rate selected by Mastercard from the range of rates available in wholesale currency markets, or a government-mandated rate. In both cases, the rate may vary from the rate Mastercard itself receives and may include adjustments determined by Amerant Bank.
  - 6 All documentary credit transactions will be subject to the Uniform Customs and Practice for Documentary Credits set forth by the International Chamber of Commerce in effect in the United States on the date of issuance/confirmation of the Letter of Credit. Terms and conditions are subject to change. Amerant Bank reserves the right to apply additional charges for special transactions. Shipping charges may apply.
  - 7 For increase or extension beyond 90 days, Issuance/Confirmation Commission fee applies.
  - 8 There may be fees for certain optional services available through Mobile Banking. Carrier charges may apply for internet access.
  - 9 There may be fees for certain optional services available through Online Banking.
  - 10 With the exception of Time Deposits, a fee may be imposed for paid or returned overdrafts created by checks, in person withdrawals, internal debits and transfers or other electronic means.
  - 11 Shipping options for each service, and shipping charges for Collections and Letters of Credit vary.
  - 12 Available for Corporate accounts only.
  - 13 This fee will apply to Business accounts on analysis only.
  - 14 Available for business accounts only.
- a New in schedule.