



# Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts

Tarifas y Comisiones por Servicios para Cuentas Personales, Comerciales y Corporativas

Effective July 1, 2019  
Efectivo el 1 de Julio de 2019

Account Closed ..... \$25 per account (prior to 6 months)  
Account Closed by Letter..... \$10 per account  
ACH Services .....\$30 per month  
ACH Payments<sup>1</sup>  
ACH Transaction.....\$0.15 per transaction

**Automated Teller Machines (ATMs)**  
Amerant Bank ATMs.....No charge  
Allpoint ATMs..... No charge  
Presto! (Publix) ATMs.....No charge  
Other ATMs ..... \$2.50 per withdrawal  
\$2.50 per balance inquiry  
Additional/Replacement Card .....\$7 each  
Non-Customer ATM Transaction.....\$3  
Balance Inquiry–Operator Assisted.....No charge  
Bank by Mail.....No charge

**Bill Payment**  
Online Banking.....No charge  
Concierge Service.....\$50 per item  
Overnight Check<sup>2</sup>.....\$14.95  
Same Day<sup>2</sup>..... \$9.95

**Branch Cash Vault Services**  
Per \$1,000 Deposited<sup>9</sup>..... \$0.70  
Per Change Order<sup>9</sup> .....\$3

**Cashier’s Checks**  
Customer.....\$10 each  
Endorsement Guarantee Exchange...\$15 each

**Check Cashing Fee**  
Customer.....No charge  
Non-Customer.....\$5 per check

**Check Imaging**  
Mail ..... \$5 per statement  
Online Banking.....No charge

**Checkbook Orders..... Fees vary**

**Collections – Within the U.S.<sup>3</sup>**  
**Outgoing**  
Clean.....\$50 per item, plus shipping  
Documentary..... \$125 per item, plus shipping

**Incoming<sup>4</sup>**  
Clean.....\$30 per item  
Documentary..... \$125 per item

**Bond Coupons**  
New York..... \$6 per envelope  
All Others.....\$9.50 per envelope  
Returned Coupons.....\$25 each

**Tracers.....\$25 each (1<sup>st</sup> at no charge)**

**Collections – Overseas<sup>3</sup>**  
**Outgoing**  
Clean.....\$60 per item, plus shipping  
Documentary..... \$125 per item, plus shipping

**Incoming<sup>4</sup>**  
Clean.....\$60 per item  
Documentary..... \$125 per item  
**Tracers.....\$25 each (1st at no charge)**

**Copies**  
Checks Paid.....\$5 per check, plus shipping  
Statements.....\$5 per statement, plus shipping

**Credit Cards**  
Card Delivery Courier Fee.....Refer to Shipping

**Debit Authorization.....\$10 per debit**

**Debit Cards<sup>5</sup>**  
Debit Mastercard® Card<sup>2</sup>.....No charge  
Debit Mastercard® BusinessCard<sup>1</sup>..... No charge  
Card Delivery Courier Fee.....Refer to Shipping  
Foreign Transaction Fee ..... 3%

**Deposit Corrections..... \$2 per deposit**  
**Deposit Courier Services ..... \$50 per check**  
**Deposit Verifications..... \$5 per deposit**

**Dormant Accounts**  
(inactive for 365 days) .....\$25 per statement cycle  
**Fax Service.....\$5 first 2 pages**  
\$2 each (3 or more pages)

**IRA – Closed or Transferred<sup>2</sup> ..... \$50 each**

**Internal Transfers among your Amerant Bank Accounts..... No charge**

**Legal Document Processing..... \$100 per hour or fraction**  
plus attorney’s fees  
plus \$2 per copy

**Letters of Credit<sup>6</sup>**  
**Imports**  
Issuance..... 0.25% per quarter or fraction  
\$150 minimum  
Payment or Negotiation<sup>4</sup>.....0.25% per set of documents  
\$150 minimum  
Acceptance.....2% per annum  
\$150 minimum

**Exports**  
Confirmation.....0.25% per quarter or fraction  
\$150 minimum  
Advising.....\$150  
Payment or Negotiation<sup>4</sup>.....0.25% per set of documents  
\$150 minimum  
Acceptance.....2% per annum  
\$150 minimum

**“Standby” Letters of Credit.....2% per annum**  
\$250 minimum

**Amendment - Simple<sup>7</sup>.....\$75 each**  
**Discrepancy.....\$75 per set of documents**  
**Cancellation of Unused Credit.....\$75 per letter of credit**  
**Transfer of Letter of Credit.....0.25% per quarter or fraction**  
\$200 minimum

**Assignment of Proceeds..... 0.25%, \$150 minimum**  
**Swift Messages.....\$40 short message**  
\$60 long message

**Letters of Indemnity/Air Release..... \$150 each**  
**Reimbursement.....\$100 each**

**Business Loan Sweep<sup>1</sup> ..... \$175 per month**  
**Lockbox Services<sup>1</sup> .....Contact Treasury Management**

**Merchant Card Services.....Fees vary**

**Mobile Banking Service<sup>2,8</sup>.....No charge**

**Night Depository Service**  
Key.....\$20 each  
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.....	No charge
Business .....	\$35 per month
Wire Service <sup>1</sup> .....	\$30 per month <sup>a</sup>
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> .....	Contact Treasury Management
Record Research.....	\$25 per hour or fraction plus \$2 per copy
Reference Letters .....	\$40 each, plus shipping
Online Banking <sup>2</sup> .....	No charge
Remote Deposit Capture .....	\$35 per location
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	
Mail (Overseas).....	\$15 each
Mail (Within U.S.) <sup>a</sup> .....	\$5 each
Online Banking.....	No charge
SWIFT MT940 <sup>9</sup> .....	\$10 per month
Stop Payments.....	\$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	
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)	
Online/Mobile Banking <sup>b</sup> .....	No charge
Manual or Branch.....	\$25 each
Incoming Book Transfers.....	No charge

Wire Transfers	
Incoming	
Domestic.....	\$12 each
International .....	\$12 each
Outgoing Domestic	
Online/Mobile Banking.....	\$35 each
Manual Processing.....	\$150 each
At a Amerant Bank Branch .....	\$55 each
Outgoing International	
Online Banking.....	\$35 each
Manual Processing.....	\$150 each
At a Amerant Bank Branch .....	\$55 each
Foreign Exchange (FX)	
Overseas in Foreign Currency via manual processing.....	\$100 each
Overseas in Foreign Currency at a Amerant Bank Branch.....	\$55 each
Tracers.....	\$15 each
Amendment.....	\$15 each
Research.....	\$15 each
Incoming Wire Reversal <sup>a</sup> .....	\$35 each
Recall of Funds <sup>a</sup> .....	\$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 3% 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.

<sup>a</sup> New service or fee.

<sup>b</sup> Fee has been reduced