

	Student Checking ⁷	Value Checking	Interest Checking
Account Benefits	More benefits and services with no monthly balance requirements for students aged 18–24. \$0 Cashier's Checks, free first year 3x5 safe deposit box at any location ⁶ , and more.	Simple and convenient checking with no minimum balance requirement and easy access to your money	Interest bearing checking with tiered earning options and money saving features
Minimum Opening Balance	\$100	\$50	\$100
Earns Interest			✓ Tiered ²
Average Balance to Waive Service Fees			\$2,500 per statement cycle
Monthly Service Fees	\$5 fee waived with e-Statements**	\$5	\$15
Other Ways to Avoid Monthly Service Fees	Enroll in e-Statements**	Enroll in e-Statements or Monthly Direct Deposit or complete 4 Debit Card transactions per statement cycle ⁵	
Minimum Daily Balance to Collect Disclosed APY			\$100
Compounding and Crediting Method			Monthly
Debit Card & Digital Wallet	✓	✓	✓
Surcharge-Free ATM Banking Access[†]	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations
Automated Telephone Banking	✓	✓	✓
Online Banking	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications
e-Statements/e-Disclosures	✓ Monthly (e-Statements/e-Disclosures are required product features)	✓ Monthly	✓ Monthly
Online Check Images	✓	✓	✓
Mobile Banking	✓ Includes check deposit	✓ Includes check deposit	✓ Includes check deposit
Overdraft Protection^{3,4}	✓ Available through savings, money market and line of credit	✓ Available through savings, money market and line of credit	✓ Available through savings, money market and line of credit
Amerant CoverMe^{3,5}	✓ No fee overdraft up to \$100 ¹	✓ No fee overdraft up to \$100 ¹	✓ No fee overdraft up to \$100 ¹
Check Writing	✓ Unlimited	✓ Unlimited	✓ Unlimited

† Available ATMs include Amerant Bank branch locations, Publix Presto! store locations and the Allpoint Network at participating retail locations. SURCHARGE-FREE transactions include cash withdrawals and balance inquiries. To find the closest ATM or Branch location visit us online at amerantbank.com or allpointnetwork.com.

* For additional fees related to these accounts, including those imposed for covering overdrafts created by checks, in-person withdrawals, internal debits and transfers or other electronic means, please refer to our Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts. Applicant must be a citizen or resident alien of the United States (U.S.) who is at least 18 years old with a valid U.S. taxpayer identification number.

1. 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. There will be no fees on daily overdraft balances of \$100 or less.

2. At our discretion, we may change the interest rate and the annual percentage yield on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you

close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

3. For information on overdraft fees and overdraft related interest charges refer to our Schedule of Fees for Personal, Commercial and Corporate Accounts.

4. For information on payment clearance policy refer to the Deposit Agreement, section Checks/Negotiable Orders of Withdrawals.

5. Does not include ATM withdrawals.

6. Subject to availability or an equivalent discount on a larger Safe Deposit Box.

7. To qualify, the account holder must be between the ages of 18 through 24. Upon the primary account holder's 25th birthday, the account will automatically convert to Value checking and be subject to the account's terms and conditions. You may elect to receive paper statements at the cost noted in our Schedule of Fees, under Statements, or you may elect to close the account should you decide not to pay the fee for paper statements.

	Savings	Money Market	Relationship Money Market	Certificates of Deposit	Individual Retirement Accounts
Account Benefits	Interest bearing account with access to your funds	Interest bearing account with higher returns and access to your funds	Money Market account with highest Amerant interest rate with access to your funds	Guaranteed fixed rates with flexible terms from 30 days to 60 months ⁵	Traditional and Roth; CD products available with tax benefits that allow you to save more for retirement
Minimum Opening Balance	\$50	\$100	\$100	\$1,000	\$1,000
Earns Interest	✓ Tiered ²	✓ Tiered ²	✓ Variable Rate ²	✓ Fixed Rate	✓ Fixed Rate
Average Balance to Waive Service Fees	\$300 per statement cycle	\$5,000 per statement cycle	\$50,000 per statement cycle		
Monthly Service Fees	\$5	\$25	\$35		
Other Ways to Avoid Monthly Service Fees	Maintain \$1 in a Checking, Interest Checking or Money Market Account on the last business day of the statement cycle	\$25,000 combined monthly average balance in other deposit or loan accounts (excludes credit card balances)			
Excess or Early Withdrawal/ Transfer Fee		\$12 per withdrawal or transfer in excess of 6 per statement cycle ³	\$12 per withdrawal or transfer in excess of 6 per statement cycle ³	CDs are for a fixed amount for a fixed term. Early withdrawal penalties apply ⁴	Standard IRS withdrawal rules apply. Early withdrawal penalties apply ⁶
Minimum Daily Balance to Collect Disclosed APY	\$50	\$100	\$100	Refer to Schedule of Fees	Refer to Schedule of Fees
Compounding and Crediting Method	Monthly	Monthly	Monthly	1 – 2 Month: Monthly 3 Month: Monthly or Maturity 6 Month: Monthly, Quarterly or Maturity 1 – 5 Year: Monthly, Quarterly or Semi-annually	Semi-Annually
Surcharge-Free ATM Banking Access[†]	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations		
Automated Telephone Banking	✓	✓	✓	✓	✓
Online Banking	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications
e-Statements	✓ Monthly	✓ Monthly	✓ Monthly		
Online Check Images		✓	✓		
Mobile Banking	✓	✓ Includes check deposit	✓ Includes check deposit	✓	✓
Amerant CoverMe^{7,8}	✓ No fee overdraft up to \$100*	✓ No fee overdraft up to \$100*	✓ No fee overdraft up to \$100*		
Check Writing		✓ 6 checks per statement cycle ³	✓ 6 checks per statement cycle ³		

† Available ATMs include Amerant Bank branch locations, Publix Presto! store locations and the Allpoint Network at participating retail locations. SURCHARGE-FREE transactions include cash withdrawals and balance inquiries. To find the closest ATM or Branch location visit us online at amerantbank.com or allpointnetwork.com.

* For additional fees related to these accounts, including those imposed for covering overdrafts created by checks, in-person withdrawals, internal debits and transfers or other electronic means, please refer to our Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts. Applicant must be a citizen or resident alien of the United States (U.S.) who is at least 18 years old with a valid U.S. taxpayer identification number.

1. 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. There will be no fees on daily overdraft balances of \$100 or less.

2. At our discretion, we may change the interest rate and the annual percentage yield on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

3. You may make no more than six preauthorized withdrawals, preauthorized transfers for overdraft protection, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account per statement cycle.

4. Early withdrawal penalties apply to CDs. For additional fees related to these accounts, please refer to our Schedule of Fees for Personal, Commercial and Corporate Accounts. Interest begins to accrue on the business day we receive credit for the deposit of noncash items. You may not make deposits into or withdrawals from your account until the maturity date. CDs can have single maturity or automatic renewal at the maturity date. If the automatic renewal feature is selected, you will have 10 calendar days after maturity to withdraw funds without penalty. For additional information and terms related to this account, please refer to the Schedule of Fees provided at account opening.

5. Additional information on terms available can be found on the Schedule of Fees – Personal Domestic Savings Accounts.

6. Interest begins to accrue on the business day we receive credit for the deposit of non-cash items. CDs can have single maturity or automatic renewal at the maturity date. If the automatic renewal feature is selected, you will have 10 calendar days after maturity to withdraw funds without penalty. For additional information and terms related to this account, please refer to the Schedule of Fees provided at account opening.

7. For information on overdraft fees and overdraft related interest charges refer to our Schedule of Fees for Personal, Commercial and Corporate Accounts.

8. Does not include ATM withdrawals.