

## Checking Accounts Options\*

## Savings Account Options\*

	Business Checking	Business Interest Checking	Business Advantage Checking	Business Edge Checking	Business Savings	Business Money Market
<b>Business Profile</b>	Businesses with low, predictable number of monthly transaction activity	Businesses with high account balances and low transaction activity seeking to earn a competitive rate	Businesses with moderate balances and transaction activity	Businesses with high balances, transaction activity and utilize additional services	Businesses seeking to build capital and save money with no need for check writing access	Businesses seeking a solid investment with limited access to funds
<b>Minimum Opening Balance</b>	\$100	\$100	\$100	\$100	\$100	\$100
<b>Earns Interest</b>	–	✓ Tiered <sup>2,4</sup>	–	–	✓ Tiered <sup>2,4</sup>	✓ Tiered <sup>2,4</sup>
<b>Number of Transactions Included</b>	First 150 free per statement cycle, \$0.35 per transaction thereafter	First 20 per statement cycle, \$0.35 per transaction thereafter	First 500 free per statement cycle, \$0.35 per transaction thereafter	First 750 free per statement cycle, \$0.35 per transaction thereafter	6 withdrawals per statement cycle <sup>3</sup> \$12 per withdrawal or transfer in excess of 6 per month	6 withdrawals per statement cycle <sup>3</sup> \$12 per withdrawal or transfer in excess of 6 per month
<b>Average Balance to Waive Service Fees</b>	–	\$5,000 per statement cycle	\$25,000 per statement cycle	\$75,000 per statement cycle	–	\$5,000 per statement cycle
<b>Monthly Service Fees</b>	\$10 per month	\$20 per month	\$40 per month	\$75 per month	\$10 per month	\$10 per month
<b>Other Ways to Avoid Monthly Service Fees</b>	Enroll In Online Statements	–	–	–	Open together with any business Checking account	\$25,000 combined monthly average balance in other deposits or loan accounts (excludes credit card balances)
<b>Business debit card</b>	✓	✓	✓	✓	–	–
<b>Overdraft Protection<sup>5,6</sup></b>	✓	✓	✓	✓	–	–
<b>Incoming domestic/International wire transfers</b>	\$12 per transaction	\$12 per transaction	3 free per statement cycle <sup>1</sup>	Unlimited	\$12 per transaction	\$12 per transaction
<b>Outgoing Wire transfers</b>	\$35 per transaction	\$35 per transaction	1 free per statement cycle <sup>1</sup>	4 free per statement cycle <sup>1</sup>	\$35 per transaction	\$35 per transaction
<b>TreasuryConnect<sup>SM</sup> for Small Business<sup>7</sup></b>	\$5 monthly	\$5 monthly	Free	Free	\$5 monthly	\$5 monthly
<b>Stop payment</b>	\$30	\$30	Free	Free	\$30	\$30
<b>ACH Origination<sup>8</sup></b>	\$30	\$30	\$20 per statement cycle	\$20 per statement cycle	\$30	\$30
<b>Remote Deposit Capture</b>	\$35 per location	\$35 per location	\$20 per statement cycle	\$20 per statement cycle	\$35 per location	\$35 per location
<b>Surcharge-Free ATM Banking Access</b>	✓ 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 **	✓ 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 **

1. More than the displayed total will be charged at our standard rate as shown in our Miscellaneous Service Fee Schedule.

2. The interest rate paid on accounts is established at the sole discretion of Amerant Bank and may change at any time. Fees could reduce earnings on account.

3. Federal regulation limits certain withdrawals out of your account to 6 per statement cycle. Withdrawals in person at a branch or an ATM are not subject to federal limits.

4. If account is closed before interest is credited, you will not receive the accrued interest.

5. For information on overdraft fees and overdraft related interest charges refer to our Miscellaneous Service Fees schedule.

6. For information on payment clearance policy refer to the Understanding Your Deposit disclosure section Checks/Negotiable Orders of Withdrawals.

7. Must meet criteria for this service. Excludes ACH Origination and Positive Pay Services. Please contact a banking specialist to learn more.

8. Must have TreasuryConnect to utilize this service.

\* For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule.

\*\* 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](http://amerantbank.com) or [allpointnetwork.com](http://allpointnetwork.com).



## Treasury Management Account Options\*

	Business Checking Plus	Business Analysis
<b>Business Profile</b>	Businesses with moderate balances and high transaction activity	Large businesses with high balances which may offset competitive fees with Earnings Credit
<b>Minimum Opening Balance</b>	\$100	\$100
<b>Earns Interest</b>	–	Earning credit allowance <sup>1</sup>
<b>Number of Transactions Included</b>	First 400 per statement cycle, \$0.35 per transaction thereafter	ACH Debits/Credits \$0.15 <sup>1</sup> Other Debits \$0.20 <sup>1</sup> Other Credits \$0.35 <sup>1</sup> Deposited Items \$0.15 <sup>1</sup>
<b>Average Balance to Waive Service Fees</b>	\$5,000 per statement cycle	–
<b>Monthly Service Fees</b>	\$20 per month	\$20 per month
<b>Other Ways to Avoid Monthly Service Fees</b>	\$25,000 combined monthly average balance in other deposits or loan accounts (excludes credit card balances)	Earnings credit may offset monthly maintenance and transaction fees
<b>Business Debit Card</b>	✓	✓
<b>Surcharge-Free ATM Banking Access</b>	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations **
<b>Customer Call Center Service</b>	✓	✓
<b>Online Banking</b>	✓	✓ \$35 <sup>1</sup> per month
<b>Online Statements</b>	✓ Monthly	✓ Monthly
<b>Online Check Images</b>	✓	✓
<b>Overdraft Protection<sup>2,3</sup></b>	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit
<b>Check Writing</b>	✓	✓

1. An Earnings Credit Rate (ECR) is applied to collected balances in your Business Analysis account to offset all or a portion of fees. The ECR is established at the discretion of Amerant Bank and may change at any time.
2. For information on overdraft fees and overdraft related interest charges refer to our Miscellaneous Service Fees schedule.
3. For information on payment clearance policy refer to the Understanding Your Deposit disclosure section Checks/Negotiable Orders of Withdrawals.

\* For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule.

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