

Checking Accounts Options*

Savings Account Options*

	Business Checking	Business Interest Checking	Business Advantage Checking	Business Edge Checking	Business Savings	Business Money Market
Business Profile	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
Minimum Opening Balance	\$100	\$100	\$100	\$100	\$100	\$100
Earns Interest	–	✓ Tiered ^{2,4}	–	–	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}
Number of Transactions¹⁰ Included	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 ³ \$12 per withdrawal or transfer in excess of 6 per month	6 withdrawals per statement cycle ³ \$12 per withdrawal or transfer in excess of 6 per month
Average Balance to Waive Service Fees + Waive Additional Fees^{9,10}	\$3,500 per statement cycle and Enroll In Online Statements	\$5,000 per statement cycle	\$25,000 per statement cycle	\$75,000 per statement cycle	–	\$5,000 per statement cycle
Monthly Service Fees	\$30 per month	\$20 per month	\$40 per month	\$75 per month	\$10 per month	\$10 per month
Other Ways to Avoid Monthly Service Fees	–	–	–	–	Open together with any business Checking account	\$25,000 combined monthly average balance in other deposits or loan accounts (excludes credit card balances)
Business debit card	✓	✓	✓	✓	–	–
Overdraft Protection^{5,6}	✓	✓	✓	✓	–	–
Incoming domestic/International wire transfers¹⁰	\$12 per transaction	\$12 per transaction	3 free per statement cycle ¹	Unlimited	\$12 per transaction	\$12 per transaction
Outgoing Wire transfers¹⁰	\$35 per transaction	\$35 per transaction	1 free per statement cycle ¹	4 free per statement cycle ¹	\$35 per transaction	\$35 per transaction
TreasuryConnectSM for Small Business⁷	Free	Free	Free	Free	Free	Free
Stop payment¹⁰	\$30	\$30	Free	Free	\$30	\$30
ACH Origination^{8,10}	\$30	\$30	\$20 per statement cycle	\$20 per statement cycle	\$30	\$30
Remote Deposit Capture¹⁰	\$35 per location	\$35 per location	\$20 per statement cycle	\$20 per statement cycle	\$35 per location	\$35 per location
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 **	✓ 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 Schedule of Fees.

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 Schedule of Fees.

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. If you are interested in enrolling in this service, contact Treasury Management for more information.

9. Additional Fees that may be charged when average statement balance is not met includes: Incoming domestic/international wire transfers, Outgoing wire transfers, Stop Payment, ACH origination, Remote Deposit Capture and Number of Transactions.

10. Fees will be assessed and charged at the end of each statement cycle if the the minimum average collected balance requirements of the account are not met.

* For Additional fees related to these accounts, please refer to our Schedule of Fees.

**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.

Treasury Management Account Options*

	Business Checking Plus	Business Analysis	Business Escrow (DESA)
Business Profile	Businesses with moderate balances and high transaction activity	Large businesses with high balances which may offset competitive fees with Earnings Credit	Businesses, such as HOAs, attorneys, and landlords, with the need to hold deposits in escrow for another party
Minimum Opening Balance	\$100	\$100	\$100 ⁴
Earns Interest	–	Earning credit allowance ¹	Interest Bearing and Non-Interest-Bearing Options Available
Number of Transactions Included	First 400 per statement cycle, \$0.35 per transaction thereafter	Contact Treasury Management for more information on fees.	–
Average Balance to Waive Service Fees	\$5,000 per statement cycle	–	–
Monthly Service Fees	\$25 per month	\$25 per month	✓ Contact Treasury Management for more information on fees
Other Ways to Avoid Monthly Service Fees	\$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	–
Business Debit Card	✓	✓	✓ ⁴
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 ⁴ **
Customer Call Center Service	✓	✓	✓
Online Banking	✓	✓ Contact Treasury Management for more information on fees.	✓ Contact Treasury Management for more information on fees ⁴
Online Statements	✓ Monthly	✓ Monthly	✓ Monthly ⁴
Online Check Images	✓	✓	✓ ⁴
Overdraft Protection^{2,3}	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit	✓ ⁴
Check Writing	✓	✓	✓ ⁴

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 Schedule of Fees.

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

4. Applies to Master Account Only.

* For additional fees related to these accounts, please refer to our Schedule of Fees.

** 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.