AMERANT BANK

FUNDS AVAILABILITY POLICY

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The Amerant Bank, N.A. (the "Bank") Funds Availability Policy applies mainly to "transaction" accounts. Transaction accounts are accounts which permit unlimited number of payments to third persons and unlimited number of telephone and preauthorized transfers, such as checking accounts.

Our policy is to delay the availability of funds that you deposit in your account. During the delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit with a teller at one of our branches on a business day, we will consider that day to be the day of your deposit or if you make a deposit before 7PM local time at an automated teller machine (ATM) located at one of our branches, we will consider that day to be the day of your deposit. However, if you make a deposit after 7PM local time at an ATM located at one of our branches or on a day we are not open, we will consider that the deposit was made on the next business day we are open. All deposits made by mail or courier and addressed to Amerant Bank, N.A., Bookkeeping Department, P.0. Box 229015 Miami, Florida 33222-9015, shall be considered received on the day they are received by that department. Business Account Deposits placed in a night depository are considered received when we remove them from the night depository, the next business day.

The length of the delay varies depending on the type of deposit and is explained below.

SAME-DAY AVAILABILITY

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

NEXT-DAY AVAILABILITY

Funds from the following deposits are available on the first business day after the day of deposit:

- U.S. Treasury checks that are payable to you
- Wire transfers
- Checks drawn on Amerant Bank, N.A.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you if you use a special deposit slip available from one of our customer service representatives.
- Cashier's, certified and teller's checks that are payable to you if you use a special deposit slip available from one of our customer service representatives.
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

OTHER CHECK DEPOSITS

For all other check deposits, $275.00 will be available on the first business day after the day of your deposit with the remaining funds available on the second business day after the day of your deposit.

HOLDS ON OTHER FUNDS

If the Bank cashes a check for the depositor that is drawn on another bank, the Bank may withhold the availability of a corresponding amount of funds that are already in the depositor's account. Those funds will be available at the time funds from the check the Bank cashed would have been available if the depositor had deposited it. If the Bank accepts for deposit a check that is drawn on another bank, the Bank may make funds from the deposit available immediately but delay the depositor's availability to withdraw a corresponding amount of funds that the depositor has on deposit in another account with the Bank. The funds in the other account would then not be available until the time periods that are described elsewhere in this brochure for the type of check that the depositor is depositing.

LONGER DELAYS MAY APPLY

Funds you deposited by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid. You deposit checks totaling more than $6,725 on any one day. For example, the first $6,725 of a day's total deposits of cashier's, certified, teller, traveler's and federal, state and local government checks will be made available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be made payable to you (and you may have to use a special deposit slip available from our customer service area). For checks not drawn on the Bank, the excess over $6,725 will be available no later than on the 7th business day for local checks and the 10th business day for non-local checks, after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be made available until the second business day after the day of your deposit.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these (or any other) reasons, and we will tell you when the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from deposits of cash, electronic direct deposits, or next day availability items will be available according to the same schedule already discussed for existing customers.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

NON-TRANSACTION ACCOUNTS

Our check hold policy for non-transaction accounts (savings or money market accounts) is that the funds from your local check deposit will be available no later than the fourth business day after the day of your deposit.

FOREIGN DRAFTS/CHECKS

Funds from foreign drafts/checks deposited will be made available upon collection; net of the applicable fees, as provided in the Schedule of Fees. Foreign drafts/checks are generally negotiated by our correspondent bank via foreign collection channels and therefore these items take substantially longer periods of time to process. These items are not subject to Regulation CC of the Federal Reserve and, therefore, unlike domestic items (described above), there will be no availability of funds until the funds are collected from the foreign paying bank through our correspondent bank. In addition, any fee charged by the correspondent bank for collection of the item will also be charged to your account, even if the collection item is returned unpaid.