



Commercial & Corporate International Account Information

September 1, 2021

Checking Account Options*

Savings Account Options*

	International Checking	Business Analysis	International Money Market ^{2,3}
Business Profile	Business seeking unlimited check writing access and high transaction activity	Large businesses with high balances which may offset competitive fees with Earnings Credit	Business seeking a solid investment with limited access to funds
Minimum Opening Balance	\$50,000	\$100	\$50,000
Earns Interest		Earning credit allowance ⁷	✓ Tiered
Maintenance Fees¹	A charge of \$100 per month will apply for average monthly balance lower than \$50,000 A charge of \$200 per month will apply for Other Company Types ⁴ with average monthly balance lower than \$50,000.	Service Fee \$20 per month ACH Debits/Credits \$0.15 ⁷ Other Debits \$0.20 ⁷ Other Credits \$0.35 ⁷ Deposited Items \$0.15 ⁷	A charge of \$100 per month will apply for average monthly balance lower than \$50,000 A charge of \$200 per month will apply for Other Company Types ⁴ with average monthly balance lower than \$50,000 Includes up to 6 withdrawals or transfers per statement cycle. A fee of \$12 will apply for each additional transaction ² .
Average Balance to Waive Fees	\$50,000 average monthly balance in combined deposits (International Checking, International Money Market or Certificate of Deposit)	Earnings credit may offset monthly maintenance and transaction fees	\$50,000 average monthly balance in combined deposits (International Checking, International Money Market or Certificate of Deposit)
Account Processing Fee	Fee \$300 per account ⁵		Fee \$300 per account ⁵
Business Debit Card	✓	✓	
Surcharge-Free ATM Banking Access	Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations ⁶	Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations ⁶	
Online Banking	✓	\$35 ⁷ per month	✓
Statement Cycle	✓ Monthly	✓ Monthly	✓ Monthly
Online Check Images	✓	✓	✓
Overdraft Protection	Available through savings, money market and lines of credit	Available through savings, money market and lines of credit	
Checkbook	✓		✓
Check Writing	✓ Unlimited	✓	6 transactions per statement cycle ²

¹ These charges apply when the average account balance is below the monthly required minimum.

² You may make no more than six withdrawals, including overdraft protection, transfers, checks, drafts, debit cards and other similar transactions from your account per statement cycle.

³ If you close your account before the end of the statement cycle, you will not receive the accrued interest.

⁴ Other Company Types: Politically Exposed Persons (PEP), Personal Investment Corporation (PIC), Offshore Corporations, International Non-Governmental Organizations & Charities, Delaware Corporations, International Government Entities, Non-Bank Financial Institutions and Consortiums.

⁵ This one-time fee will apply once the new account is funded.

⁶ Available ATMs include Amerant Bank branch locations, Publix Presto! store locations and the Allpoint Network at participating retail locations. Surcharge-Free ATM transactions at Publix Presto! and Allpoint ATMs include cash withdrawals and balance inquiries. To find the closest ATM or Branch location, visit us online at amerantbank.com or allpointnetwork.com.

⁷ 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.

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

