

Checking Accounts Options at a Glance*

Savings Accounts Options at a Glance*

	Mercantil Business Checking	Mercantil Business Checking Plus	Mercantil Business Analysis	Mercantil Business Interest Checking	Mercantil Business Trust (IOTA)	Mercantil Business Savings	Mercantil Business Money Market
Business Profile	Businesses with low, predictable number of monthly transaction activity	Businesses with moderate balances and high transaction activity	Large businesses with high balances which may offset competitive fees with Earnings Credit	Businesses with high account balances and low transaction activity seeking to earn a competitive rate	For funds held in trust or escrow on behalf of a third party	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	\$100
Earns Interest			Earning credit allowance ¹	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}
Number of Transactions Included	First 150 per statement cycle, \$0.30 per transaction thereafter	First 400 per statement cycle, \$0.30 per transaction thereafter	ACH Debits/Credits \$0.10 ¹ Other Debits \$0.15 ¹ Other Credits \$0.30 ¹ Deposited Items \$0.10 ¹	First 20 per statement cycle, \$0.30 per transaction thereafter		6 withdrawals per statement cycle ³ \$5 per withdrawal or transfer in excess of 6 per month	6 withdrawals per statement cycle ³ \$10 per withdrawal or transfer in excess of 6 per month
Average Balance to Waive Service Fees		\$5,000 per statement cycle		\$5,000 per statement cycle			\$5,000 per statement cycle
Service Fees	\$10 per month	\$20 per month	\$20 per month	\$20 per month		\$10 per month	\$10 per month
Other Ways to Avoid Monthly Service Fees	Enroll In Online Statements	\$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			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	✓	✓	✓	✓			
Surcharge-Free ATM Banking Access	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **	✓ Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations **
Customer Call Center Service	✓	✓	✓	✓	✓	✓	✓
Online Banking	✓	✓	✓ \$25 ¹ per month	✓	✓	✓	✓
Online Statements	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly
Online Check Images	✓	✓	✓	✓	✓		✓
Overdraft Protection ^{5,6}	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit			
Check Writing	✓	✓	✓	✓	✓		✓ 6 checks per statement cycle ³

¹ Service Fees on this account are determined by our Analysis Program, which allows us to assess service fees based upon the activity and average collected balances of the account, which may be offset by an Earnings Credit based on average collected balances maintained with us. The Earnings Credit is applied to the average collected balance for the month less a 10% reserve requirement.

² The interest rate paid on accounts is established at the sole discretion of Mercantil 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.

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

** Available ATMs include Mercantil 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 www.mercantilbank.com or www.allpointnetwork.com.