

Checking Account Options at a Glance*

Savings Account Options at a Glance*

	Mercantil Checking	Mercantil Savings ^{2,3}	Mercantil Money Market ^{2,3}	Mercantil Money Market Premium ^{2,3}
Business Profile	Business seeking unlimited check writing access and high transaction activity	Business seeking to build capital and save money with no need for check writing access	Business seeking a solid investment with limited access to funds	Business with high account balances seeking higher returns with limited access to funds
Minimum Opening Balance	\$50,000	\$50,000	\$50,000	\$50,000
Earns Interest		✓ Tiered	✓ Tiered	✓ 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	A charge of \$75 per month will apply for average monthly balance lower than \$50,000 A charge of \$150 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 \$10 ² will apply for each additional transaction	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 \$10 ² will apply for each additional transaction	A charge of \$100 per month will apply for average monthly balance lower than \$50,000 Includes up to 6 withdrawals or transfers per statement cycle. A fee of \$10 ² will apply for each additional transaction
Account Processing Fee	Fee \$300 per account ⁵	Fee \$300 per account ⁵	Fee \$300 per account ⁵	Fee \$300 per account ⁵
Business Debit Card	✓			
Surcharge-Free ATM Banking Access	Make transactions at Mercantil Bank, Presto! (Publix), and Allpoint Network locations ⁶			
Online Banking	✓	✓	✓	✓
Statement Cycle	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly
Online Check Images	✓	✓	✓	✓
Overdraft Protection	Available through savings, money market and lines of credit			
Checkbook	✓		✓	✓
Check Writing	✓ Unlimited	6 transactions per statement cycle ²	6 transactions per statement cycle ²	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 Mercantil 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 www.mercantilbank.com or www.allpointnetwork.com.

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