

Checking Account Options at a Glance*

Savings Account Options at a Glance*

	Mercantil Regular Checking	Mercantil Checking NOW ^{1,2}	Mercantil Premium Checking NOW ²	Mercantil Savings ^{1,2,3}	Mercantil Money Market ^{2,3}	Mercantil Premium Money Market ^{2,3}	Certificates of Deposit (CD) ⁵
Account Benefits	Simple and convenient checking with easy access to your money and an unlimited number of transactions	Interest bearing checking with easy access to your money and an unlimited number of transactions	Interest bearing checking with favorable interest rates, easy access to your money and an unlimited number of transactions	Interest bearing savings account with favorable interest rates and a low minimum balance requirement; quick and secure access to your money via your ATM debit card	Interest bearing account with competitive interest rates and a limited number of transactions	Interest bearing account with premium interest rates and a limited number of transactions	Savings instrument with fixed interest rates with flexible terms and produce higher yields
Minimum Opening Balance	\$5,000	\$5,000 ⁷	\$10,000	\$3,000 ⁷	\$5,000	\$25,000	\$10,000
Earns Interest		✓ Tiered ²	✓ Tiered ²	✓ Tiered ²	✓ Tiered ²	✓ Tiered ²	✓ Fixed Rate
Minimum Daily Balance to Waive Maintenance Fees	\$5,000	\$5,000 ⁷	\$10,000	\$2,500 ⁷	\$5,000	\$25,000	
Monthly Maintenance Fees and Service Charges⁴	\$20 monthly \$0.25 per check or debit transaction	\$20 monthly \$0.30 per check or debit transaction	\$20 monthly \$0.30 per check or debit transaction	\$10 monthly	\$20 monthly	\$20 monthly	
Excess or Early Withdrawal/Transfer Fee				\$10 per transaction ³ in excess of monthly limit	\$10 per transaction ³ in excess of monthly limit	\$10 per transaction ³ in excess of monthly limit	CDs are for a fixed amount for a fixed term. Early withdrawal penalties apply ⁵
Minimum Daily Balance to Collect Interest		\$5,000	\$10,000	\$2,500	\$5,000	\$25,000	Refer to Rate Chart
Compounding and Crediting Method		Monthly	Monthly	Monthly	Monthly	Monthly	1 - 2 Month: Monthly 3 Month: Monthly or Maturity 6 Month: Monthly, Quarterly or Maturity 1 - 5 Year: Monthly, Quarterly or Semi-annually
Debit Card	✓	✓	✓				
Surcharge-Free ATM Banking Access¹	✓ 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	
Telephone Banking Service	✓	✓	✓	✓	✓	✓	✓
Online Banking	✓ Includes e-Notifications	✓ Includes e-Notifications	✓ Includes e-Notifications	✓ Includes e-Notifications	✓ Includes e-Notifications	✓ Includes e-Notifications	✓ Includes e-Notifications
Online Statements	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	
Online Check Images	✓	✓	✓		✓	✓	
Mobile Banking	✓ Includes check deposit	✓ Includes check deposit	✓ Includes check deposit	✓	✓	✓	✓
Wire Transfers	✓ Unlimited number of transactions per month	✓ Unlimited number of transactions per month	✓ Unlimited number of transactions per month	✓	✓	✓	✓

* For additional fees related to these accounts, please refer to our Miscellaneous Service Fees for International Personal, Commercial and Corporate Accounts.

¹ Politically Exposed Persons (PEP) are only qualified for the following products: Mercantil Checking NOW and Mercantil Savings Account. Additionally, Politically Exposed Persons (PEP) who have a : Mercantil Checking NOW or Mercantil Savings Account also qualify for Certificate of Deposits.

¹ 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.

² At our discretion, we may change the interest rate and the annual percentage yield on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you close your account before the end of your statement cycle, you will not receive the accrued interest.

³ You may make no more than six preauthorized withdrawals, preauthorized transfers for overdraft protection, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account per statement cycle.

⁴ These charges will be applied when the minimum account balance is less than the daily minimum amount required.

⁵ Early withdrawal penalties apply to CDs. For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule. Interest begins to accrue on the business day we receive credit for the deposit of noncash items. You may not make deposits into or withdrawals from your account until the maturity date. CDs can have single maturity or automatic renewal at the maturity date. If the automatic renewal feature is selected, you will have 10 calendar days after maturity to withdraw funds without penalty. For additional information and terms related to this account, please refer to the rate chart provided at account opening.

⁶ For additional information and terms related to Certificate of Deposits (CDs), please refer to the Rate Chart provided at account opening.

⁷ Politically Exposed Persons (PEP) may be subject to a different fee structure. For Politically Exposed Persons (PEP) a minimum account opening balance of \$10,000 is required and must be maintained as your daily balance in order to avoid monthly maintenance fees of \$25 for Mercantil Savings and \$50 for Mercantil Checking NOW .