

	Mercantil Value Checking	Mercantil Interest Checking	Mercantil Relationship Interest Checking	Mercantil Savings	Mercantil Money Market	Mercantil Relationship Money Market	Certificates of Deposit	Individual Retirement Accounts
Account Benefits	Simple and convenient checking with no minimum balance requirement and easy access to your money	Interest bearing checking with tiered earning options and money saving features	Interest bearing checking with earning options and money saving features	Interest bearing account with access to your funds	Interest bearing account with higher returns and access to your funds	Money Market account with highest Mercantil interest rate with access to your funds	Guaranteed fixed rates with flexible terms from 30 days to 60 months <sup>5</sup>	Traditional and Roth; CD products available with tax benefits that allow you to save more for retirement
Minimum Opening Balance	\$50	\$100	\$100	\$50	\$100	\$100	\$1,000	\$1,000
Earns Interest		✓ Tiered <sup>2</sup>	✓ Variable Rate <sup>2</sup>	✓ Tiered <sup>2</sup>	✓ Tiered <sup>2</sup>	✓ Variable Rate <sup>2</sup>	✓ Fixed Rate	✓ Fixed Rate
Average Balance to Waive Service Fees		\$2,500 per statement cycle		\$300 per statement cycle	\$5,000 per statement cycle	N/A		
Monthly Service Fees	\$5	\$15	\$35	\$5	\$25	\$150		
Other Ways to Avoid Monthly Service Fees	Enroll in Online Statements or Monthly Direct Deposit or complete 4 Debit Card transactions per statement cycle <sup>9</sup>		\$50,000 combined monthly average balance in deposit, loan or Mercantil Investment accounts <sup>10</sup> (excludes time deposit balances) AND Monthly Direct Deposit OR 10 transactions per statement cycle <sup>11</sup>	Maintain \$1 in a Checking, Interest Checking or Money Market Account on the last business day of the statement cycle	\$25,000 combined monthly average balance in other deposit or loan accounts (excludes credit card balances)	Must have a Relationship Interest Checking Account with a positive balance of at least \$1		
Excess or Early Withdrawal/ Transfer Fee				\$3 per withdrawal or transfer in excess of 6 per statement cycle <sup>3</sup>	\$10 per withdrawal or transfer in excess of 6 per statement cycle <sup>3</sup>	\$10 per withdrawal or transfer in excess of 6 per statement cycle <sup>3</sup>	CDs are for a fixed amount for a fixed term. Early withdrawal penalties apply <sup>4</sup>	Standard IRS withdrawal rules apply. Early withdrawal penalties apply <sup>6</sup>
Minimum Daily Balance to Collect Disclosed APY		\$100	\$100	\$50	\$100	\$100	Refer to Rate Chart	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	Semi-Annually
Debit Card	✓	✓	✓					
Surcharge-Free ATM Banking Access <sup>†</sup>	✓ 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		
Automated Telephone Banking	✓	✓	✓	✓	✓	✓	✓	✓
Online Banking	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and e-Notifications	✓ Includes Bill Pay, e-Bills and 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	✓	✓ Includes check deposit	✓ Includes check deposit	✓	✓
Overdraft Protection <sup>7,8</sup>	✓ Available through savings, money market and line of credit	✓ Available through savings, money market and line of credit	✓ Available through savings, money market and line of credit					
Check Writing	✓ Unlimited	✓ Unlimited	✓ Unlimited		✓ 6 checks per statement cycle <sup>3</sup>	✓ 6 checks per statement cycle <sup>3</sup>		
Check Orders	✓ Complimentary starter kit provided at account opening	✓ Complimentary starter kit provided at account opening	✓ Complimentary starter kit provided at account opening		✓ Complimentary starter kit provided at account opening	✓ Complimentary starter kit provided at account opening		

<sup>\*</sup> Per transaction fee applies.

<sup>†</sup> 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](http://www.mercantilbank.com) or [www.allpointnetwork.com](http://www.allpointnetwork.com).

<sup>1</sup> For additional fees related to these accounts, including those imposed for covering overdrafts created by checks, in-person withdrawals, internal debits and transfers or other electronic means, please refer to our Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts. Applicant must be a citizen or resident alien of the United States (U.S.) who is at least 18 years old with a valid U.S. taxpayer identification number.

<sup>2</sup> 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 non-cash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

<sup>3</sup> 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.

<sup>4</sup> Early withdrawal penalties apply to CDs. For additional fees related to these accounts, please refer to our Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts. Interest begins to accrue on the business day we receive credit for the deposit of non-cash 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.

<sup>5</sup> Additional information on terms available can be found on Rate Chart - Personal Domestic Savings Accounts.

<sup>6</sup> Interest begins to accrue on the business day we receive credit for the deposit of non-cash items. 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.

<sup>7</sup> For information on overdraft fees and overdraft related interest charges refer to our Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts.

<sup>8</sup> For information on payment clearance policy refer to the Understanding Your Deposit, section Checks/Negotiable Orders of Withdrawals.

<sup>9</sup> Does not include ATM withdrawals.

<sup>10</sup> Investment products purchased through Mercantil Investment Services are not FDIC insured and are not deposits or other obligations of, or guaranteed by, Mercantil Bank or any of its affiliates and are subject to investment risks including possible loss of principal invested. Member FINRA/SIPC, Registered Investment Adviser.

<sup>11</sup> Transactions include: ATM withdrawals, POS Debits, Wire Transfers, ACH, Checks and Deposits.