



## Miscellaneous Service Fees for Personal, Commercial and Corporate Accounts

Tarifas y Comisiones por Servicios para Cuentas Personales, Comerciales y Corporativas

Effective March 29, 2022  
Efectivo el 29 de marzo de 2022

Account Closed.....	\$25 per account (prior to 6 months)
Account Closed by Letter.....	\$10 per account
ACH Services.....	\$30 per month
ACH Payments <sup>1</sup>	
ACH Transaction.....	\$0.15 per transaction

<b>Automated Teller Machines (ATMs)</b>	
Amerant Bank ATMs.....	No charge
Allpoint ATMs.....	No charge
Presto! (Publix) ATMs.....	No charge
Other ATMs.....	\$2.50 per withdrawal
	\$2.50 per balance inquiry
Additional/Replacement Card.....	\$7 each
Non-Customer ATM Transaction.....	\$3
Balance Inquiry–Operator Assisted.....	No charge
Bank by Mail.....	No charge

<b>Bill Payment</b>	
Online Banking.....	No charge
Concierge Service.....	\$50 per item
Overnight Check <sup>2</sup> .....	\$14.95
Same Day <sup>2</sup> .....	\$9.95

<b>Branch Cash Services</b>	
Per \$1,000 Deposited.....	\$0.70
Per Change Order.....	\$15

<b>Cashier's Checks</b>	
Customer.....	\$10 each
Endorsement Guarantee Exchange....	\$15 each

<b>Check Cashing Fee</b>	
Customer.....	No charge
Non-Customer.....	\$5 per check

<b>Check Imaging</b>	
Mail.....	\$5 per statement
Online Banking.....	No charge

Checkbook Orders.....	Fees vary
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<b>Collections – Within the U.S.<sup>3</sup></b>	
<b>Outgoing</b>	
Clean.....	\$50 per item, plus shipping
Documentary.....	\$125 per item, plus shipping

<b>Incoming<sup>4</sup></b>	
Clean.....	\$30 per item
Documentary.....	\$125 per item

<b>Bond Coupons</b>	
New York.....	\$6 per envelope
All Others.....	\$9.50 per envelope
Returned Coupons.....	\$25 each
Tracers.....	\$25 each (1 <sup>st</sup> at no charge)

<b>Collections – Overseas<sup>3</sup></b>	
<b>Outgoing</b>	
Clean.....	\$60 per item, plus shipping
Documentary.....	\$125 per item, plus shipping

<b>Incoming<sup>4</sup></b>	
Clean.....	\$60 per item
Documentary.....	\$125 per item
Tracers.....	\$25 each (1 <sup>st</sup> at no charge)

Commercial Cash Vault Services.....	Contact Treasury Management
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<b>Copies</b>	
Checks Paid.....	\$5 per check, plus shipping
Statements.....	\$5 per statement, plus shipping

<b>Credit Cards</b>	
Card Delivery Courier Fee.....	Refer to Shipping
Debit Authorization.....	\$10 per debit
<b>Debit Cards<sup>5</sup></b>	
Debit Mastercard® Card <sup>2</sup> .....	No charge
Debit Mastercard® BusinessCard <sup>1</sup> .....	No charge
Card Delivery Courier Fee.....	Refer to Shipping
Foreign Transaction Fee.....	3%

Deposit Corrections.....	\$2 per deposit
Deposit Courier Services.....	\$50 per check
Deposit Verifications.....	\$5 per deposit
<b>Dormant Accounts</b>	
(inactive for 365 days).....	\$25 per statement cycle
Fax Service.....	\$5 first 2 pages
	\$2 each (3 or more pages)

IRA – Closed or Transferred <sup>2</sup> .....	\$50 each
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<b>Internal Transfers among your</b>	
Amerant Bank Accounts.....	No charge

Legal Document Processing.....	\$100 per hour or fraction
	plus attorney's fees
	plus \$2 per copy

<b>Letters of Credit<sup>6</sup></b>	
<b>Imports</b>	
Issuance.....	0.25% per quarter or fraction
	\$150 minimum
Payment or Negotiation <sup>4</sup> .....	0.25% per set of documents
	\$150 minimum
Acceptance.....	2% per annum
	\$150 minimum

<b>Exports</b>	
Confirmation.....	0.25% per quarter or fraction
	\$150 minimum
Advising.....	\$150
Payment or Negotiation <sup>4</sup> .....	0.25% per set of documents
	\$150 minimum
Acceptance.....	2% per annum
	\$150 minimum

"Standby" Letters of Credit.....	2% per annum
	\$250 minimum
Amendment - Simple <sup>7</sup> .....	\$75 each
Discrepancy.....	\$75 per set of documents
Cancellation of Unused Credit.....	\$75 per letter of credit
Transfer of Letter of Credit.....	0.25% per quarter or fraction
	\$200 minimum
Assignment of Proceeds.....	0.25%, \$150 minimum
Swift Messages.....	\$40 short message
	\$60 long message
Letters of Indemnity/Air Release.....	\$150 each
Reimbursement.....	\$100 each

Business Loan Sweep <sup>1</sup> .....	\$175 per month
Lockbox Services <sup>1</sup> .....	Contact Treasury Management
Merchant Card Services.....	Fees vary
Mobile Banking Service <sup>2,8</sup> .....	No charge
<b>Night Depository Service</b>	
Key.....	\$20 each
Additional/Replacement Key.....	\$90 each, plus shipping
Bag.....	Fees vary

Notary Services .....	\$10 per document
Notice of Levy.....	\$50
Online Banking Services <sup>9</sup>	
Amerant Online Banking <sup>SM</sup> .....	No Charge
Amerant TreasuryConnect <sup>SM</sup>	
Small Business.....	\$5 per month <sup>a</sup>
Commercial.....	\$35 per month
Wire Service <sup>1</sup> .....	\$30 per month
Overdrafts/Non-Sufficient Funds <sup>10</sup>	
Business.....	\$35 per item paid or returned
Personal.....	\$10 per item paid or returned
Daily Maximum.....	5 items paid or returned per day for Personal accounts
Interest on Overdrawn Balance.....	17.5% for Commercial and Corporate Accounts
Photocopies.....	\$1 per page, plus shipping
Positive Pay <sup>1</sup> .....	Contact Treasury Management
Record Research.....	\$25 per hour or fraction plus \$2 per copy
Reference Letters .....	\$40 each, plus shipping
Online Banking <sup>2</sup> .....	No charge
Remote Deposit Capture .....	\$35 per location
Returned Items.....	\$15 per item
Returned Mail.....	\$15 per item
Safe Deposit Boxes.....	\$25 – \$175 (subject to availability)
Drilling.....	\$170
Replacement Key.....	\$50
Safekeeping.....	\$10 per item per month
Security Token.....	No charge (up to 2 users)
Additional/Replacement Token.....	\$30 each, plus shipping
Shipping <sup>11</sup>	
Regular envelope mailed within the U.S. ....	\$3 per envelope
Standard Courier.....	\$25 per shipment
Express Courier.....	\$90 per shipment
Statements	
Mail (Overseas).....	\$50 each
Mail (Within U.S.).....	\$5 each
Online Banking.....	No charge
SWIFT MT940 <sup>9</sup> .....	\$10 per month
Stop Payments.....	\$30 per item (effective for 6 months)
Telephone Banking - Automated <sup>2</sup>	
Faxed Statements.....	No charge
Account Transfers among your Amerant Bank Accounts.....	No charge
Telephone Calls	
Within the U.S. ....	\$5 each
International.....	\$15 each
Temporary Checks.....	\$1 each (first 3 at no charge)
Transfers	
External Transfers within the U.S. (ACH) <sup>2</sup>	
Outgoing	
Online	
Banking/Mobile Banking.....	\$5 each
Incoming.....	No charge
Internal Transfers	
To / From your Amerant Bank Accounts.....	No charge
Book Transfers (Internal Transfers to/from third party Amerant Bank Accounts)	
Online/Mobile Banking.....	No charge
Manual or Branch.....	\$25 each
Incoming Book Transfers.....	No charge

Wire Transfers	
Incoming	
Domestic .....	\$12 each
International .....	\$12 each
Outgoing Domestic	
Online/Mobile Banking.....	\$35 each
Manual Processing.....	\$150 each
At a Amerant Bank Branch .....	\$55 each
Outgoing International	
Online Banking.....	\$35 each
Manual Processing.....	\$150 each
at a Amerant Bank Branch.....	\$55 each
Foreign Exchange (FX)	
Overseas in Foreign Currency via manual processing.....	\$100 each
Overseas in Foreign Currency at a Amerant Bank Branch.....	\$55 each
Tracers.....	\$15 each
Amendment.....	\$15 each
Research.....	\$15 each
Incoming Wire Reversal .....	\$35 each
Recall of Funds .....	\$15 each
Uncollected Funds <sup>10</sup>	
Business.....	\$35 per item paid or returned
Personal.....	\$10 per item paid or returned
Zelle <sup>a</sup>	
Personal.....	No Charge
Business	
Incoming.....	\$2 per transaction
Outgoing.....	\$2 per transaction

- 1 Available for business and corporate accounts only.
- 2 Available for personal accounts only.
- 3 Cable and mail expenses are in addition to the quoted fees. If a collection involves special handling, an additional charge may be collected. Correspondent charges, if any, are in addition to those before mentioned.
- 4 Additional \$40 fee, if paid with wire transfer.
- 5 All transactions made outside the United States with your Debit card or ATM card are subject to a cross border fee of 3% of the total transaction amount. If the transaction is conducted in a currency other than U.S. dollars, a currency conversion assessment of 0.20% of the total transaction amount will be added when Mastercard® performs the currency conversion.  
  
The currency exchange rate between the transaction currency and the billing currency used for processing international transactions may be a rate selected by Mastercard from the range of rates available in wholesale currency markets, or a government-mandated rate. In both cases, the rate may vary from the rate Mastercard itself receives and may include adjustments determined by Amerant Bank.
- 6 All documentary credit transactions will be subject to the Uniform Customs and Practice for Documentary Credits set forth by the International Chamber of Commerce in effect in the United States on the date of issuance/confirmation of the Letter of Credit. Terms and conditions are subject to change. Amerant Bank reserves the right to apply additional charges for special transactions. Shipping charges may apply.
- 7 For increase or extension beyond 90 days, Issuance/Confirmation Commission fee applies.
- 8 There may be fees for certain optional services available through Mobile Banking. Carrier charges may apply for internet access.
- 9 There may be fees for certain optional services available through Online Banking.
- 10 With the exception of Time Deposits, a fee may be imposed for paid or returned overdrafts created by checks, in person withdrawals, internal debits and transfers or other electronic means. Item(s) that generate an overdrawn balance position of \$100 or less will be paid and will not be charged the posted fee. Amerant CoverMe is available for checks, MasterCard Debit Card, and ACH (US residents only) on all Value Checking, Interest Checking, Savings, Money Market, Relationship Money Market, and Relationship Interest Checking Accounts.
- 11 Shipping options for each service, and shipping charges for Collections and Letters of Credit vary.
  - a New service or fee.
  - b Fee has been reduced