Banesco

International Business Account Guide*

Effective October 7, 2026

	International Business Checking	International Business Savings	International Business Certificate of Deposit	BanescoSelect International Business Select Checking
Minimum to Open	$50,000	$50,000	$1,000	$100,000
Below Balance Maintenance Fee / How to Avoid the Fee	$75 Maintain $50,000 minimum daily balance	$75 Maintain $50,000 minimum daily balance	N/A	$75 Maintain $100,000 combined monthly average balance[4]
Minimum Balance to Earn Interest	N/A	$50,000	$0.01	N/A
Excess Item Fee[1]	N/A	$10 per transaction in excess of 6 per statement cycle	N/A	
Early Withdrawal Penalty	N/A		Early withdrawal penalty applies[3]	N/A
Zelle® Fee[2]	First 10 transactions per month: No Charge Transactions up to $150.00: $0.50 fee per transaction Transactions between $150.01 to $300.00: $0.65 fee per transaction Transactions of $300.01 or more: $0.80 fee per transaction		N/A	First 10 transactions per month: No Charge Transactions up to $150.00: $0.50 fee per transaction Transactions between $150.01 to $300.00: $0.65 fee per transaction Transactions of $300.01 or more: $0.80 fee per transaction
Earns BanescoSelect Business Rewards	N/A			Yes, maintain a minimum $250,000 combined monthly average balance[4] per statement cycle to obtain BanescoSelect Business Rewards

	BanescoSelect Business Rewards Relationship Balance[4] $250,000 and above
Paper Statement	$0
Wire Fee Reimbursement, per statement cycle[5]	Up to $75
Complimentary Checks[6]	$0
Visa Debit card Delivery Charge[7]	$0

[1] You may make 6 withdrawal(s) from your account every statement cycle. This limitation applies to online or mobile banking transfers or payments, automatic or pre-authorized transfers, telephone transfers, drafts or debit card transactions. Any withdrawal or transfer exceeding this limitation will incur a $10.00 fee per occurrence.

[2] Statement will read "Zelle transaction fee." Transaction limits are per statement cycle.

[3] Certificates of Deposit are subject to an early withdrawal penalty based on the term of the CD: Less than 30 days, penalty is 7 days of interest. Between 31 days and 365 days, penalty is 90 days of interest. Between 366 days and 540 days, penalty is 180 days of interest. Between 541 days and 720 days, penalty is 270 days of interest. Between 721 days and 1,094 days, penalty is 365 days of interest. Greater than 1,095 days, penalty is 540 days of interest.

[4] If you maintain the required balance, we will either waive or refund the below balance maintenance fee. The combined monthly average balance is based on collected balances for qualifying relationship deposit accounts per statement cycle. Qualifying relationship deposit accounts include retail and business checking, Money Market, savings, and time deposit accounts with primary, joint, authorized signer, trustee, beneficiary, director, partner, minor, and shareholder relationships. Collected balance means we only include those funds for which we have actually received payment. The combined monthly average balance is calculated by adding the closing balance in the account(s) at the end of each day and dividing the total by the number of days in the statement cycle (interest paid by the Bank is not included). BanescoSelect products are eligible for additional reward benefits as stated in this product guide. To earn BanescoSelect Rewards, balances up to but not including the statement date will be considered.

[5] Includes incoming and outgoing wires. Reimbursement applied as an account credit at the end of the cycle.

[6] One standard order of 80 checks per calendar year when ordered via your BanescoSelect Relationship Manager. Available for checking accounts.

[7] Debit cards are available for checking accounts. Delivery charge is waived.

* Please refer to the Schedule of Fees and Service Charges for additional fees related to these accounts.

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