

Personal Select Account Guide*



Effective October 7, 2026

	Select Checking	Select Money Market	Select Savings
Minimum to Open	\$100	\$2,500	\$100
Below Balance Maintenance Fee / How to Avoid the Fee	\$50 Maintain \$100,000 combined monthly average balance ¹	\$50 Maintain \$100,000 combined monthly average balance ¹	\$50 Maintain \$100,000 combined monthly average balance ¹
Minimum Daily Balance to Earn Interest	N/A	\$25,000	\$25,000
Excess Item Fee	N/A	N/A	N/A
Earns BanescoSelect Rewards	Yes, maintain a minimum \$100,000 combined monthly average balance ¹		

BanescoSelect Rewards

Maintain combined monthly average balance¹

Relationship Balance \$100,000 to \$249,999.99		Relationship Balance \$250,000 and above	
Wire Fee Reimbursement, per statement cycle ²	Up to \$100	Wire Fee Reimbursement, per statement cycle ²	Up to \$150
Complimentary Checks ³	\$0	Complimentary Checks ³	\$0
Visa Debit card Delivery Charge ⁴	\$0	Visa Debit card Delivery Charge ⁴	\$0
Visa Debit card Foreign Transaction Fee Reimbursement ⁴	Unlimited	Visa Debit card Foreign Transaction Fee Reimbursement ⁴	Unlimited
Non-Banesco USA Owned ATM Fee Reimbursement ⁴	Unlimited	Non-Banesco USA Owned ATM Fee Reimbursement ⁴	Unlimited

¹ 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.

² Includes incoming and outgoing wires. Reimbursement applied as an account credit at the end of the cycle.

³ One standard order of 80 checks per calendar year when ordered via your BanescoSelect Relationship Manager. Available for checking accounts.

⁴ Debit cards are available for checking accounts. Delivery charge is waived. Fee reimbursements applied as an account credit at the end of the cycle.

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