

International Business Select Checking Guide*

Effective October 7, 2026



	International Business Select Checking
Minimum to Open	\$100,000
Below Balance Maintenance Fee / How to Avoid the Fee	\$75 Maintain \$100,000 combined monthly average balance ¹
Minimum Balance to Earn Interest	N/A
Excess Item Fee	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
Earns BanescoSelect Business Rewards	Yes, maintain a minimum \$250,000 combined monthly average balance ¹ per statement cycle to obtain BanescoSelect Business Rewards

BanescoSelect Business Rewards

Maintain combined monthly average balance¹ per statement cycle

Relationship Balance \$250,000 and above	
Paper Statement	\$0
Wire Fee Reimbursement, per statement cycle ³	Up to \$75
Complimentary Checks ⁴	\$0
Visa Debit card Delivery Charge ⁵	\$0

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

³ Includes incoming and outgoing wires. Reimbursement applied as an account credit at the end of the cycle.

⁴ One standard order of 80 checks per calendar year when ordered via your BanescoSelect Relationship Manager.

⁵ 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 this account.