

# Puerto Rico Business Select Account Guide\*



Effective October 7, 2026

|                                                      | Business Select Checking                                                        | Business Select Money Market                                             | Business Select Savings                                                  |
|------------------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Minimum to Open                                      | \$250                                                                           | \$2,500                                                                  | \$2,500                                                                  |
| Below Balance Maintenance Fee / How to Avoid the Fee | \$75<br>Maintain \$250,000 combined monthly average balance <sup>1</sup>        | \$75<br>Maintain \$250,000 combined monthly average balance <sup>1</sup> | \$75<br>Maintain \$250,000 combined monthly average balance <sup>1</sup> |
| 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 \$250,000 combined monthly average balance <sup>1</sup> |                                                                          |                                                                          |

## BanescoSelect Rewards

Maintain combined monthly average balance<sup>1</sup>

| Relationship Balance<br>\$250,000 to \$499,999.99                  |                | Relationship Balance<br>\$500,000 and above                        |                |
|--------------------------------------------------------------------|----------------|--------------------------------------------------------------------|----------------|
| Incoming Wire Fee Reimbursement, per statement cycle <sup>2</sup>  | Up to \$150    | Incoming Wire Fee Reimbursement, per statement cycle <sup>2</sup>  | Unlimited      |
| Complimentary Checks <sup>3</sup>                                  | \$0            | Complimentary Checks <sup>3</sup>                                  | \$0            |
| Visa Debit card Delivery Charge <sup>4</sup>                       | \$0            | Visa Debit card Delivery Charge <sup>4</sup>                       | \$0            |
| Visa Debit card Foreign Transaction Fee Reimbursement <sup>4</sup> | Unlimited      | Visa Debit card Foreign Transaction Fee Reimbursement <sup>4</sup> | Unlimited      |
| Non-Banesco USA Owned ATM Fee Reimbursement <sup>4</sup>           | Unlimited      | Non-Banesco USA Owned ATM Fee Reimbursement <sup>4</sup>           | Unlimited      |
| Treasury Management Services (ACH Services)                        | \$0 Set-up Fee | Treasury Management Services (ACH Services)                        | \$0 Set-up Fee |

<sup>1</sup> 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.

<sup>2</sup> Reimbursement applied as an account credit at the end of the cycle.

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

<sup>4</sup> 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.