



						
	International Student <sup>1</sup> /Employee Checking	International Checking	International Savings	International Certificate of Deposit	International Select Checking	International Select Savings
Minimum to Open	\$1,000	\$25,000	\$25,000	\$1,000	\$100,000	\$100,000
Below Balance Maintenance Fee / How to Avoid the Fee	\$20 Maintain \$1,000 minimum daily balance	\$35 Maintain \$20,000 combined monthly average balance <sup>4</sup>	\$35 Maintain \$20,000 combined monthly average balance <sup>4</sup>	N/A	\$50 Maintain \$80,000 combined monthly average balance <sup>4</sup>	\$50 Maintain \$80,000 combined monthly average balance <sup>4</sup>
Minimum Balance to Earn Interest	N/A		\$25,000	\$0.01	N/A	\$25,000
Excess Item Fee <sup>2</sup>	N/A		\$10 per transaction in excess of 6 per statement cycle	N/A		
Early Withdrawal Penalty	N/A			Early withdrawal penalty applies <sup>5</sup>	N/A	
Zelle® Fee <sup>3</sup>	30 outgoing and 5 incoming transfers per statement cycle at no charge, then \$5 per transaction in excess			N/A		
Earns BanescoSelect Rewards	N/A				Yes, maintain a minimum \$125,000 combined monthly average balance <sup>4</sup> per statement cycle to obtain BanescoSelect Rewards	

<sup>1</sup> International Student Checking available to students age 18-25 with valid school ID.

<sup>2</sup> 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.

<sup>3</sup> Statement will read “Zelle transaction fee.” Transaction limits are per statement cycle.

<sup>4</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>5</sup> 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.

<sup>6</sup> Includes incoming and outgoing wires. Reimbursement applied as an account credit at the end of the cycle.

<sup>7</sup> One standard order of 80 checks per calendar year when ordered via your BanescoSelect Relationship Manager. Available for checking accounts.

<sup>8</sup> Debit cards are available for checking accounts. Delivery charge is waived. Fee reimbursements applied as 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.