

International Personal Account Guide*



Effective April 1, 2025

	International Select Checking	International Select Savings
Minimum to Open	\$100,000	\$100,000
Below Balance Maintenance Fee / How to Avoid the Fee	\$50 Maintain \$80,000 combined monthly average balance ¹	\$50 Maintain \$80,000 combined monthly average balance ¹
Minimum Balance to Earn Interest	N/A	\$25,000
Excess Item Fee	N/A	N/A
Zelle® Fee	N/A	N/A
Earns BanescoSelect Rewards	Yes, maintain a minimum \$125,000 combined monthly average balance ¹ per statement cycle to obtain BanescoSelect Rewards	

BanescoSelect Rewards

Maintain combined monthly average balance¹ per statement cycle

Relationship Balance \$125,000 to \$199,999.99		Relationship Balance \$200,000 and above	
Paper Statement	\$0	Paper Statement	\$0
Wire Fee Reimbursement, Up to per statement cycle ²	\$30	Wire Fee Reimbursement, Up to per statement cycle ²	\$40
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	\$0	Visa Debit Card Foreign Transaction Fee Reimbursement ⁴	\$0
Non-Banesco Owned ATM Fee Reimbursement ⁴	\$0	Non-Banesco Owned ATM Fee Reimbursement ⁴	\$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. 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 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.