

# International Personal Account Guide\*



Effective May 1, 2024

	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 <sup>1</sup>	\$50 Maintain \$80,000 combined monthly average balance <sup>1</sup>
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 <sup>1</sup> per statement cycle to obtain BanescoSelect Rewards	

## BanescoSelect Rewards

Maintain combined monthly average balance<sup>1</sup> 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 <sup>2</sup>	\$30	Wire Fee Reimbursement, Up to per statement cycle <sup>2</sup>	\$40
Complimentary Checks <sup>3</sup>	\$0	Complimentary Checks <sup>3</sup>	\$0
Visa Debit Card Rush Replacement Fee <sup>4</sup>	\$0	Visa Debit Card Rush Replacement Fee <sup>4</sup>	\$0
Visa Debit Card Foreign Transaction Fee Reimbursement <sup>4</sup>	\$0	Visa Debit Card Foreign Transaction Fee Reimbursement <sup>4</sup>	\$0
Non-Banesco Owned ATM Fee Reimbursement <sup>4</sup>	\$0	Non-Banesco Owned ATM Fee Reimbursement <sup>4</sup>	\$0

<sup>1</sup> The combined monthly average balance is based on collected balances for all relationship deposit accounts per statement cycle, as of the date of the statement(s). The monthly average balances for all accounts in the relationship prior to the drop date of your statement(s) will be used for this calculation. 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.

<sup>2</sup> Includes incoming and outgoing wires. 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. Rush Reimbursement fee 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.