

# Schedule of Fees & Service Charges Personal and Commercial Accounts



Effective October 1, 2024

Category	Description	Amount
Miscellaneous	Account Closed, prior to 6 months	\$20
	Account Reconciliation	\$25 per hour or fraction thereof
	Deposited Check Returned Fee <sup>1,7</sup>	\$15 per item
	Dormant Account Fee	\$25 monthly, after 1 year without customer-initiated activity
	Returned Mail	\$15 per month
	Stop Payment Charge Fee	\$35 per item, effective for 6 months
	Temporary Checks	\$4 per page (four checks to a page)
	Night Depository Bags	\$30 each
	Balance Request	\$3 per account
Account Statements	Paper Statement <sup>2</sup>	\$15 per statement cycle
	Electronic	No charge
ATM / Visa Debit Card	Banesco Owned	No charge
	W/D SVC (Non Banesco owned ATM's) <sup>3</sup>	\$2 per transaction
	Allpoint <sup>®</sup> ATMs	No surcharge
	International Fee (Visa Global Network)	3% foreign transaction fee* *Debit card transactions outside the United States are subject to a cross border fee of the total transaction amount
	Issuance	No charge
Cashier's Checks	Cashier's Check, customer	\$10 per check
	Cashier's Check, non-customer	\$30 per check
Collections	Check Collection	\$75 per item
Photocopies	Bank Statements	\$5 each
	Cancelled Checks	\$3 each
	Reference Letters	\$15 each
	Research Requests	\$25 per hour or fraction thereof, and \$2 per copy
Safe Deposit Box Rental Fee <sup>4</sup>	3" x 5"	\$25 per year
	3" x 10"	\$45 per year
	5" x 10"	\$100 per year
	7" x 10"	\$100 per year
	10" x 10"	\$175 per year
	11" x 15"	\$225 per year
	Drilling	\$250 per box
	Key Deposit	\$20 per box
	Key Replacement	\$50 per key
	Late Payment	\$10 per box
Shipping	Domestic Delivery Charge	\$35 per item
	International Delivery Charge	\$65 per item
	International Express Delivery Charge	\$90 per item

Legal	Legal Document Processing	\$100 per hour or fraction thereof, plus attorney's fees
	Legal Process	\$100 each occurrence* *Applies to each legal order or legal process against your account, such as an attachment, freeze, levy, garnishment or subpoena
	Notary Services	\$10 per document
Uncollected (UNC) / Non-Sufficient (NSF) / Overdraft Fees	Uncollected Funds Fee <sup>5,6a</sup>	\$25 per item (first and all additional presentments) <sup>7</sup>
	Non-Sufficient Funds Fee <sup>5,6,6a</sup>	\$35 per item (first and all additional presentments)
	NSF/UNC Return Item Fee <sup>5,6a</sup>	\$35 per NSF item and \$25 per UNC item <sup>7</sup> (first and all additional presentments)
	Interest on Overdrawn Balance <sup>8</sup>	17%
Wire Transfer Fee <sup>9</sup>	Domestic Manual	\$80 per wire (fee will appear as Wires Out)
	International Manual	\$100 per wire (fee will appear as Wires Out)
	Domestic Via Online	\$30 per wire (fee will appear as Wires Out)
	International Via Online	\$40 per wire (fee will appear as Internal Wire)
	Online Between Banesco USA Accounts	No charge
	Manual Between Banesco USA Accounts	\$10 per wire (fee will appear as Internal Wire)
	Wires In	\$15 per wire
	Wire Investigation	\$25 per wire (fee will be deducted from wire or will appear as wire fee)
	Wire BSA Compliance Fee for High Risk Transaction <sup>1</sup>	\$350 per wire
	Wire Legal Review Fee for High Risk Transaction <sup>1</sup>	\$600 - \$1,000 per hour
	E-Wire Module Fee <sup>1</sup>	\$15 per statement cycle
Zelle <sup>®10</sup>	Personal - Domestic	No fee
	Personal - International	\$5 per transaction in excess of monthly limit <sup>11</sup>
	Business - Domestic	No fee
	Business - International	
	First 10 transactions per month	No fee
	Transactions between \$0.01 to \$150.00	\$0.50 per transaction
Transactions between \$150.01 to \$300.00	\$0.65 per transaction	
Transactions \$300.01 or more	\$0.80 per transaction	
Letter of Credit	Letter of Credit	Please contact 786.552.0550 for additional information

<sup>1</sup> Applicable to business accounts only.

<sup>2</sup> Applicable to International accounts only.

<sup>3</sup> In addition to this fee, the other institution may charge you an additional fee that is beyond our control.

<sup>4</sup> Safe Deposit Box sizes and availability vary by location. Safe Deposit Boxes are not FDIC insured.

<sup>5</sup> For Banesco USA Puerto Rico customers, the Schedule of Fees & Services Charges for Personal and Commercial Accounts are same as above, with these exceptions:

Uncollected Funds Fees	\$10 each item (first and all additional presentments)
Non-Sufficient Funds Fee	\$10 each item (first and all additional presentments)
NSF/UNC Returned Item Fee	\$10 each item (first and all additional presentments)

<sup>6</sup> Fee applies to overdrafts created by check, in-person withdrawal or other electronic means, excluding ATM or one-time debit transactions.

<sup>6a</sup> Representation Items: Please be aware that third parties sometimes re-submit items that we return unpaid (also known as representation), which can result in additional Uncollected Funds, Non-Sufficient Funds or NSF/UNC Returned Item fees. When this happens, a fee may be assessed each time the item is presented for payment and your available balance is insufficient to pay the item.

<sup>7</sup> Effective June 28, 2024.

<sup>8</sup> 17% on total negative balance, applicable to business accounts only, including weekends and legal banking holidays.

<sup>9</sup> The fee description on your statement will appear as indicated above and the amount of the fee will be based on the execution and type of wire transaction.

<sup>10</sup> Statement will read "Zelle fee" and is only applicable to international accounts for incoming or outgoing transactions.

<sup>11</sup> International Legacy Checking and International Legacy Savings have a \$5 per transaction fee in excess of 10 outgoing and/or 5 incoming per statement cycle. International Checking, International Employee Checking, International Student Checking and International Savings have a \$5 per transaction fee in excess of 30 outgoing and/or 5 incoming per statement cycle.