

Checking Accounts Options at a Glance*

Savings Accounts Options at a Glance*

	MCB Business Checking	MCB Business Checking Plus	MCB Business Analysis	MCB Business Interest Checking	MCB Business Trust (IOTA)	MCB Business Savings	MCB Business Money Market
Business Profile	Businesses with low, predictable number of monthly transaction activity	Businesses with moderate balances and high transaction activity	Large businesses with high balances which may offset competitive fees with Earnings Credit	Businesses with high account balances and low transaction activity seeking to earn a competitive rate	For funds held in trust or escrow on behalf of a third party	Businesses seeking to build capital and save money with no need for check writing access	Businesses seeking a solid investment with limited access to funds
Minimum Opening Balance	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Earns Interest			Earning credit allowance ¹	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}	✓ Tiered ^{2,4}
Number of Transactions Included	First 150 free per statement cycle, \$0.30 per transaction thereafter	First 400 free per statement cycle, \$0.30 per transaction thereafter	\$0.20 per item ¹	First 20 free per statement cycle, \$0.30 per transaction thereafter		6 per statement cycle ³ \$5 per withdrawal or transfer in excess of 6 per quarter	6 withdrawals per statement cycle ³ \$10 per withdrawal or transfer in excess of 6 per month
Average Balance to Waive Service Fees		\$5,000 per statement cycle		\$5,000 per statement cycle			\$5,000 per statement cycle
Monthly Service Fees	\$10	\$20	\$20	\$20		\$10	\$10
Other Ways to Avoid Monthly Service Fees	Enroll In Online Statements	\$25,000 combined monthly average balance in other deposits or loan accounts (excludes credit card balances)	Earnings credit may offset monthly maintenance and transaction fees			Open together with any business checking account	\$25,000 combined monthly average balance in other deposits or loan accounts (excludes credit card balances)
Free Visa® Business Debit Card	✓ With Visa SavingsEdge [†] and Visa Extras ^{††}	✓ With Visa SavingsEdge [†] and Visa Extras ^{††}	✓ With Visa SavingsEdge [†] and Visa Extras ^{††}	✓ With Visa SavingsEdge [†] and Visa Extras ^{††}			
Free ATM Banking Access	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations	✓ Free transactions at Mercantil Commercebank and Presto! (Publix) locations
Free Customer Call Center Service	✓	✓	✓	✓	✓	✓	✓
Free Online Banking	✓	✓	✓	✓	✓	✓ Online access to your account	✓ Online access to your account
Free Online Statements	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Monthly	✓ Quarterly	✓ Monthly
Free Online Check Images	✓	✓	✓	✓	✓		✓
Overdraft Protection ^{5,6}	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit	✓ Available through savings, money market and lines of credit			
Check Writing					✓ Unlimited		✓ 6 checks per statement cycle ³

[†] Save money on business products and services with special offers from the brands you trust. Enroll your Visa® Business Debit Card in Visa SavingsEdge for free and save on qualifying purchases at participating merchants. No coupons. No forms. Just great discounts. Learn more at www.visasavingsedge.com.

^{††} Use your enrolled Visa® Business Debit Card and earn points for qualifying purchases at millions of locations worldwide. Visa Extras is only available to residents of the United States. Learn more at www.visaextras.com.

¹ Service Fees on this account are determined by our Analysis Program, which allow us to assess service fees based upon the activity and balance of the account, offset by an Earnings Credit for investable balances maintained with us. The Earnings Credit is calculated by using the previous month's 91 day Treasury Bill average rate applied to the investable (collected) balance for the month, less a 10% reserve requirement.

An FDIC Insurance Fee is assessed due to the cost of the FDIC insurance coverage. Fee is calculated by using the current FDIC charge factor times the monthly average daily balance or \$1 minimum charge for FDIC assessment.

² The interest rate paid on accounts is established at the sole discretion of Mercantil Commercebank and may change at any time. Fees could reduce earnings on account.

³ Federal Regulation limits preauthorized, automatic or telephone agreement transfers to six (6) per statement cycle.

⁴ If account is closed before interest is credited, you will not receive the accrued interest.

⁵ For information on overdraft fees and overdraft related interest charges refer to our Miscellaneous Service Fees schedule.

⁶ For information on payment clearance policy refer to the Understanding Your Deposit section Checks/Negotiable Orders of Withdrawals.

* For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule.