



**Our Services**

Account closed within 90 days of opening	\$ 100.00
ATM Withdrawals	\$ 2.50 each
Bill payment	\$ 10.00 each
CD Assignment (other institution)	\$ 50.00 each
Checks confirmed by E-mail	\$ 10.00 each
Copy of cancelled check	\$ 5.00 each
Courier Service/Express Mail	\$ 35.00 each
Deceased Depositor Documents	\$ 100.00 per account
Direct Deposit	No charge
Dormant Account	\$ 10.00 month
(An account is dormant if for 18 months you have made no deposits or withdrawals to the account and you have no communication with us about your account(s))	
Execution of Legal Process	
Garnishment/Levy, others	\$ 100.00 each
Fax service (up to 3 pages)	\$ 10.00
Helm check	\$ 50.00 month
Internal transfer:	
Same account holder	\$ 5.00 each
Different account holder	\$ 10.00 each
Photocopy	\$ 1.00 each page
Reference letter	\$ 10.00 each
Reference letter - rush	\$ 30.00 each
Research	\$ 30.00 hour
Wire Transfers confirmed by E-mail	\$ 10.00 each

**Safe Deposit Boxes**

Annual rent:	
3x5	\$ 50.00
3x10	\$ 75.00
5x10	\$ 125.00
10x10	\$ 150.00
Key deposit	\$ 25.00
Drilling (cost passed to client)	\$ 200.00

**Visa Credit Card**



24 hour banking service with your ATM card wherever you see the signs:



**USA**

999 Brickell Avenue  
Miami, Florida 33131  
Tel: (305) 379-4356  
Fax: (305) 377-2714

**Representative Office in Colombia**

Carrera 11 No. 82-01 Piso 2  
Bogotá, Colombia  
Tel: (571) 655-7000  
Fax: (571) 621-6211

**Representative Office in Venezuela**

Urb. La Castellana, Av. Blandín  
Centro San Ignacio,  
Torre Copérnico, Piso 4  
Caracas, Venezuela  
Tel: (58 212) 267-7709  
Fax: (58 212) 267-7955

**Representative Office in Ecuador**

Avenida 12 de Octubre No. 26-97  
y Lincoln,  
Edificio Torre 1492, oficina 1401  
Quito, Ecuador  
Tel: (5932) 298-6863  
Fax: (5932) 298-6864

**Representative Office in Mexico**

Paseo de la Reforma No. 115,  
Despacho 601  
Lomas de Chapultepec  
México DF, CP 11000  
Tel: (5255) 9150-5333  
Fax: (5255) 9150-5334

**Representative Office in Peru**

Ave. Jorge Chavez 263 Ofic. 701  
Miraflores  
Lima 18, Peru  
Tel: (511) 445-9600  
Fax: (511) 243-3634

**Representative Office in Guatemala**

Boulevard los Próceres 24-69, Zona 10  
Empresarial Zona Pradera, Torre I  
Nivel 12, Oficina 1206  
Guatemala, C.A. 01010  
Tel: (502) 2375-0100  
Fax: (502) 2375-0795

**PRODUCTS,  
SERVICES & FEES**

Effective July 2011

## Personal Checking

Minimum daily balance	Monthly Fee
\$ 5,000.00 or more	None
\$ 4,999.99 or less	\$ 75.00
Minimum balance to open	\$ 5,000.00

## Now Account

Minimum daily balance	Monthly Fee
\$ 5,000.00 or more	None
\$ 4,999.99 or less	\$ 75.00
Minimum balance to open	\$ 5,000.00
Minimum balance to obtain the annual percentage yield (APY)	\$ 5,000.00

Interest accrues daily and is credited to your account monthly

## Money Market

Minimum daily balance	Monthly Fee
\$ 5,000.00 or more	None
\$ 4,999.99 or less	\$ 75.00
Minimum balance to open	\$ 5,000.00
Minimum balance to obtain the annual percentage yield (APY)	\$ 5,000.00

Up to 6 transfers from a Money Market account to another account or to third parties through preauthorized or automatic transfer, or telephone agreement, order or instructions, or by check, draft, debit card, or similar order are allowed per statement cycle. Interest accrues daily and is credited to your account monthly.

### Money Market Account Transactions

If excessive transactions in violation of Federal Regulations persist, the bank will notify you and may close your account or place the funds in a transaction account.

## Personal and Business Savings

Minimum daily balance	Monthly Fee
\$ 500.00 or more	None
\$ 499.99 or less	\$ 20.00
Minimum balance to open	\$ 500.00
Minimum balance to obtain the annual percentage yield (APY)	\$ 500.00

Up to 6 transfers from a Savings Account to another account or to third parties through preauthorized or automatic transfer, or telephone agreement, order or instructions, or by checks, draft, debit card, or similar order are allowed per month. Interest accrues daily and is credited to your account monthly.

## Commercial Checking

Commercial accounts require a minimum of \$1,000.00 to open. The account is charged based on an analysis of the account's activity.

### Charges to be analyzed are:

Monthly Maintenance Fee	\$ 25.00
Debits	\$ 0.15 each
Credits	\$ 0.25 each
Items deposited	\$ 0.15 each

Commercial accounts provide an earnings credit on collected deposits which is used to offset monthly service charges.

## Certificates of Deposit

Our Certificates of Deposit are an alternative to savings and provide the opportunity to earn locked-in higher rates of interest on your investment. Certificates are issued with flexible maturities ranging from 7 days to 60 months. Certificates of Deposit earn simple interest that can be paid monthly, quarterly, semi-annually or at maturity.

## Use of Funds Charges

NSF / Overdrafts	\$ 30.00 each
Use of uncollected funds	\$ 30.00 each
Deposit item returned	\$ 10.00 each
Stop Payment	\$ 30.00 each

## Statements

Special statements	\$ 20.00 each
Hold mail	\$ 20.00 month
Return Mail	\$ 15.00 month
Computer Printout	\$ 3.00 each

## Special checks

Cashier's check	\$ 10.00 each
Cashier's check - exchange	\$ 20.00 each

## Wire transfer fees

Incoming	No Charge
Outgoing-Domestic	\$ 30.00 each
Outgoing-International	\$ 35.00 each
Outgoing-Foreign Currency	\$ 50.00 each
Automatic Fax Confirmation	\$ 15.00 month

## Collections

Collections-Domestic	\$ 30.00 each
Collections-Foreign Currency	\$ 30.00* each
Collections-Canadian	\$ 10.00 each

\*Plus applicable courier fees