

Services

Service	Fee	Service	Fee
• Use of Funds			
Insufficient Funds/NSF	\$ 40.00 per item		
Overdrafts	\$ 40.00 per item		
Use of Uncollected Funds	\$ 40.00 per item		
Deposited Item Returned	\$ 20.00 per item		
Stop Payment	\$ 40.00 each request		
<i>Fees are assessed with each item paid into overdraft or returned unpaid, that is created by check, in-person withdrawal, ATM withdrawal, or other electronic means. To learn more about overdrafts, please refer to the Account Agreement Terms and Conditions.</i>			
• Statements			
Statement Copy	\$ 20.00 per copy		
Hold Mail	\$ 20.00 per statement cycle		
Return Mail - Statements	\$ 15.00 per month		
• Special Checks			
Cashier's Check	\$ 20.00 each		
• Collections			
Domestic	\$ 40.00 per item		
Canadian	\$ 10.00 per item		
Foreign Banks	\$ 50.00 per item		
	•Courier fees may apply		
• Wire Transfer			
Incoming Domestic	No charge		
Internal Wire Transfer	\$ 10.00 per transfer		
Outgoing Domestic	\$ 40.00 per transfer		
Outgoing Foreign Currency	\$ 50.00 per transfer		
Fedmail Confirmation	\$ 15.00 per statement cycle		
Wire Confirmation	\$ 10.00 per transfer		
• Safe Deposit Boxes			
3x5	\$ 50.00 annually		
3x10	\$ 75.00 annually		
5x10	\$ 125.00 annually		
10x10	\$ 150.00 annually		
Key Deposit	\$ 25.00 each		
Drilling	\$ 200.00		
• Loan Servicing			
Payoff Quote	\$ 50.00 per request		
Payoff Recording Fee	\$ 18.50 per request		
Loan Check Payment Returned	\$ 40.00 per item		
Re-Amortization of a Monthly Payment	\$ 250.00 per request		
Certification Letter	\$ 15.00 per request		
Certification Letter - Rush	\$ 30.00 per request		
Annual Home Equity Line of Credit Commitment Fee	\$ 25.00 annually		
Standby Letter of Credit Payment Collection	\$ 150.00 each		
• Other Bank Services			
Account Closed Within 90 Days of Opening	\$ 100.00 per account		
Bill Payment	\$ 20.00 per payment		
Certificate of Deposit Assignment (other institution)	\$ 50.00 each		
Check Copy or Deposit Item Copy	\$ 5.00 each		
Courier Service / Express Mail	\$ 40.00 each		
Deceased Depositors Documents	\$ 100.00 per account		
Dormant Account	\$ 25.00 per statement cycle		
Helm Check Service	\$ 50.00 per month		
Reference Letter	\$ 15.00 per request		
Reference Letter - Rush	\$ 30.00 per request		
Records Research and Verification	\$ 30.00 per hour		
Legal Process	\$ 125.00 each		
<i>The legal process fee includes levy, writ, garnishment and any other legal document(s) that requires funds to be attached.</i>			
• ATM Card & Debit Card			
ATM/Debit Card Replacement	\$ 25.00 per card		
	•First replacement is free of charge		
ATM/Debit Card Replacement - Rush	\$ 35.00 per card		
ATM/Debit Card Expiration Date Change	\$ 25.00 per card		
ATM/Debit Card PIN Order	\$ 15.00 per card		
ATM/Debit Card PIN Order - Rush	\$ 25.00 per card		
ATM Withdrawals	\$ 2.50 each		
Courier Fee	\$ 40.00 each		
Return Mail - ATM Card & Debit Card International Transaction Fee	\$ 40.00 each 1% of the U.S. dollar amount of the transaction		
• VISA® Credit Card			
VISA® Gold Annual Membership	\$ 75.00 annually		
VISA® Platinum Annual Membership	\$ 100.00 annually		
VISA® Business Annual Membership	\$ 75.00 per card		
Late Payment	Up to \$ 38.00		
Returned Payment	Up to \$ 30.00		
VISA® Credit Card Replacement	\$ 25.00 per card		
	•First replacement is free of charge		
VISA® Credit Card Replacement - Rush	\$ 35.00 per card		
VISA® Credit Card Expiration Date Change	\$ 25.00 per card		
Same Day Payment Request	\$ 20.00 per card		
	•Request must be in writing and received by 12 p.m. (EST) on the day of payment.		
Courier Fee	\$ 40.00 each		
Return Mail - VISA® Credit Card International Transaction Fee	\$ 40.00 each 1% of the U.S. dollar amount of the transaction		
Cash Advances	Either \$ 10.00 or 5% of the amount of each transfer, whichever is greater		
24 hour ATM banking service at these access points:			



Products Services & Fees

Effective June 2017

Offices

MAIN OFFICE

USA

999 Brickell Avenue
Miami, Florida 33131
Tel: (305) 379-4356
Toll Free: 1-855-370-4356
Fax Main Office: (305) 377-2714
Fax Branch: (305) 377-2714
Fax Wire Transfer: (305) 377-3300
Hours of Operation: 9:00 a.m. - 4:00 p.m. (EST)
Monday through Friday

REPRESENTATIVE OFFICES

Colombia

Cra. 11 No.82-01 Piso 2
Bogotá, Colombia
Tel: (571) 655-7000
Fax: (571) 621-6211
Hours of Operation: 8:30 a.m. - 5:00 p.m.
Monday through Friday

Venezuela

Av. Blandin Centro San Ignacio
Torre Copernico Oficina 405
Caracas, Venezuela
Tel: (58212) 267-7709
Fax: (58212) 267-7955
Hours of Operation: 8:30 a.m. - 5:00 p.m.
Monday through Friday

Ecuador

Av. 12 de Octubre N26-97 y Lincoln
Edificio Torre 1492 Oficina 1401
Quito, Ecuador
Tel: (5932) 298-6863
Fax: (5932) 298-6864
Hours of Operation: 8:30 a.m. - 5:00 p.m.
Monday through Friday



www.helmbankusa.com



PERSONAL BANKING

• Helm Checking Account

- Non-interest bearing account.
- You must deposit \$25,000.00 to open this account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Minimum Daily Balance:	Maintenance Fees:
\$ 25,000.00 or more	No Charge
\$ 24,999.99 or less	\$100.00 per statement cycle

• Helm NOW Account

- Interest bearing account.
- You must deposit \$25,000.00 to open this account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Average daily balance computation method:

- We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:	Maintenance Fees:
\$ 25,000.00 or more	No Charge
\$ 24,999.99 or less	\$100.00 per statement cycle

• Helm Money Market Account

- Interest bearing account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Average daily balance computation method:

- We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:	Maintenance Fees:
\$ 25,000.00 or more	No Charge
\$ 24,999.99 or less	\$100.00 per statement cycle

Transaction Limitations:

- Federal regulations limit the number of certain types of withdrawals and transfers from a money market account to another account or third parties through preauthorized or automatic transfer, telephone agreement, order or instructions, or by check, draft, Debit/ATM card, or similar order to no more than six transfers and withdrawals, or a combination of such transfers and withdrawals per statement cycle.
- If you exceed these limits on more than an occasional basis, the Bank will notify you and we may convert your account to another type of account, like a checking account, and your account may no longer earn interest.
- For each transaction paid in excess of six within a statement cycle, a \$10.00 per transaction fee will be applied.

• Helm Savings Account

- Interest bearing account.
- You must deposit \$5,000.00 to open this account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 any day of the statement cycle.

Average daily balance computation method:

- We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:	Maintenance Fees:
\$ 5,000.00 or more	No Charge
\$ 4,999.99 or less	\$100.00 per statement cycle

Transaction Limitations:

- Federal regulations limit the number of certain types of withdrawals and transfers from a savings account to another account or third parties through preauthorized or automatic transfer, telephone agreement, order or instructions, or by check, draft, Debit/ATM card, or similar order to no more than six transfers and withdrawals, or a combination of such transfers and withdrawals per statement cycle.
- If you exceed these limits on more than an occasional basis, the Bank will notify you and we may convert your account to another type of account, like a checking account, and your account may no longer earn interest.
- For each transaction paid in excess of six within a statement cycle, a \$10.00 per transaction fee will be applied.

• Helm Certificate of Deposit

- Interest rate fixed until maturity.
- You must deposit \$10,000.00 to open this account.
- No additional deposits until maturity.
- CD's renew automatically at maturity unless you choose to withdraw the funds. We will send you a maturity notice prior to renewal.
- Maturities range from 30 days to 60 months.
- A penalty is imposed for early withdrawal of funds.

Please refer to the Bank's general Account Agreement Terms and Conditions and Certificate of Deposit Agreement for detailed information about early withdrawal penalty and additional terms.

BUSINESS BANKING

• Helm Business Checking Account

- Non-interest bearing account.
- You must deposit \$25,000.00 to open this account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Account Transaction Fees:

- \$0.15 per debit posted
 - Consists of ACH debits, preauthorized debits, wire transfer withdrawal and other debits
- \$0.25 per credit posted
 - Consists of ACH credits, direct deposit, wire transfer and other credits
- \$0.15 per deposited item
 - Consists of non-electronic deposits

Earnings Credit:

An earnings credit is used to offset monthly service charges. The earnings credit is a variable rate that the Bank can change at any time. You pay service charges when your fees exceed your earnings credit in a given month.

• Helm Business Money Market Account

- Interest bearing account.
- You must deposit \$25,000.00 to open this account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the statement cycle.

Average daily balance computation method:

- We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- You must maintain a minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:	Maintenance Fees:
\$ 25,000.00 or more	No Charge
\$ 24,999.99 or less	\$100.00 per statement cycle

Transaction Limitations:

- Federal regulations limit the number of certain types of withdrawals and transfers from a money market account to another account or third parties through preauthorized or automatic transfer, telephone agreement, order or instructions, or by check, draft, Debit/ATM card, or similar order to no more than six transfers and withdrawals, or a combination of such transfers and withdrawals per statement cycle.
- If you exceed these limits on more than an occasional basis, the Bank will notify you and we may convert your account to another type of account, like a checking account, and your account may no longer earn interest.
- For each transaction paid in excess of six within a statement cycle, a \$10.00 per transaction fee will be applied.

• Helm Business Savings Account

- Interest bearing account.
- You must deposit \$5,000.00 to open this account.
- A minimum balance fee of \$100.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 any day of the statement cycle.

Average daily balance computation method:

- We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield (APY).

Minimum Daily Balance:	Maintenance Fees:
\$ 5,000.00 or more	No Charge
\$ 4,999.99 or less	\$100.00 per statement cycle

Transaction Limitations:

- Federal regulations limit the number of certain types of withdrawals and transfers from a savings account to another account or third parties through preauthorized or automatic transfer, telephone agreement, order or instructions, or by check, draft, Debit/ATM card, or similar order to no more than six transfers and withdrawals, or a combination of such transfers and withdrawals per statement cycle.
- If you exceed these limits on more than an occasional basis, the Bank will notify you and we may convert your account to another type of account, like a checking account, and your account may no longer earn interest.
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- Interest rate fixed until maturity.
- You must deposit \$10,000.00 to open this account.
- No additional deposits until maturity.
- CD's renew automatically at maturity unless you choose to withdraw the funds. We will send you a maturity notice prior to renewal.
- Maturities range from 30 days to 60 months
- A penalty is imposed for early withdrawal of funds.

Please refer to the Bank's general Account Agreement Terms and Conditions and Certificate of Deposit Agreement for detailed information about early withdrawal penalty and additional terms.

• Helm One Business Portfolio

You can easily manage your company's finances with our new integrated business banking portfolio. Helm One Business Portfolio includes:

- Helm Business Checking Account
- Helm Business Money Market Account
- Helm Business VISA® Credit Card

For account requirements and fees, please refer to the detailed description provided in this brochure under the appropriate product and service.

LOAN PRODUCTS

• Residential Real Estate

Helm Bank USA offers loans for the purchase or refinancing of primary residences, secondary homes, and investment properties. We offer competitive rates, a quick approval process and terms up to 30 years.

• Second Mortgages and Home Equity Line of Credit

The equity you have built in your home can open the door for other opportunities. Helm Bank USA offers term loans or revolving lines of credit. Your home equity can help you improve or renovate your home, finance a major purchase or have convenient access to funds.

• Car and Truck Loans

Helm Bank USA offers car and truck loans to domestic and foreign national customers for the purchase of new and used vehicles. We specialize in foreign national buyers with little to no credit history in the United States.

• Commercial Real Estate

Helm Bank USA wants to support the growth of your successful business and assist you in meeting your business goals. Our commercial real estate programs provide the appropriate options to either finance or refinance your commercial property.

DISCLOSURES

Please refer to the Bank's Account Agreement-Terms & Conditions for more information on the following Regulations:

- Truth-in-Savings Disclosure regarding Account Terms
- Funds Availability Policy
- Check 21 - Substitute Checks
- Error Resolution and Cancellation Disclosure Statement
- E-Sign Act Disclosure Statement
- Privacy Disclosure

