

With You | Checking Accounts*

For You | Savings Accounts*

	International Premier Checking	International Wealth Checking	Certificates of Deposit (CD) ⁵
Account Benefits	Interest bearing checking with favorable interest rates, easy access to your money and an unlimited number of transactions	Interest bearing checking with favorable interest rates, easy access to your money and an unlimited number of transactions	Savings instrument with fixed interest rates with flexible terms and produce higher yields
Minimum Opening Balance	\$25,000	\$25,000	\$10,000
Earns Interest	✓ Tiered ¹	✓ Tiered ¹	✓ Fixed Rate
Average Balance to Waive Maintenance Fees	\$25,000 ⁶	\$250,000 ⁶ combined monthly average balance in deposit or Amerant Investment accounts ²	
Monthly Maintenance Fees and Service Charges³	\$50 monthly	\$75 monthly	
Other Ways to Avoid Monthly Service Fees	\$50,000 combined monthly average balance in deposit or Amerant Investment accounts ²		
Excess or Early Withdrawal/ Transfer Fee			CDs are for a fixed amount for a fixed term. Early withdrawal penalties apply ⁵
Minimum Daily Balance to Collect Interest	\$1	\$1	Refer to Rate Chart
Compounding and Crediting Method	Monthly	Monthly	1 - 2 Month: Monthly. 3 Month: Monthly or Maturity. 6 Month: Monthly, Quarterly or Maturity. 1 - 5 Year: Monthly, Quarterly or Semi-annually
Debit Card	✓	✓	
Surcharge-Free ATM Banking Access⁴	Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations	Make transactions at Amerant Bank, Presto! (Publix), and Allpoint Network locations	
Telephone Banking Service	✓	✓	✓
Online Banking	✓ Includes e-Notifications	✓ Includes e-Notifications	✓ Includes e-Notifications
Online Statements	Monthly	Monthly	
Online Check Images	✓	✓	
Mobile Banking	Includes check deposit	Includes check deposit	✓
Wire Transfers	✓ Unlimited number of transactions per month	✓ Unlimited number of transactions per month	

*For additional fees related to these accounts, please refer to our Miscellaneous Service Fees for International Personal, Commercial and Corporate Accounts.

¹ At our discretion, we may change the interest rate and the annual percentage yield on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

² Investment products purchased through Amerant Investment Services are not FDIC insured and are not deposits or other obligations of, or guaranteed by, Amerant Bank or any of its affiliates and are subject to investment risks including possible loss of principal invested. Member FINRA/SIPC, Registered Investment Advisor.

³ These charges will be applied when the minimum account balance is less than the daily minimum amount required.

⁴ Available ATMs include Amerant Bank branch locations, Publix Presto! store locations and the Allpoint Network

at participating retail locations. Surcharge-Free ATM transactions at Publix Presto! and Allpoint ATMs include cash withdrawals and balance inquiries. To find the closest ATM or Branch location, visit us online at amerantbank.com or allpointnetwork.com.

⁵ Early withdrawal penalties apply to CDs. For additional fees related to these accounts, please refer to our Miscellaneous Service Fees schedule. Interest begins to accrue on the business day we receive credit for the deposit of noncash items. You may not make deposits into or withdrawals from your account until the maturity date. CDs can have single maturity or automatic renewal at the maturity date. If the automatic renewal feature is selected, you will have 10 calendar days after maturity to withdraw funds without penalty. For additional information and terms related to this account, please refer to the rate chart provided at account opening.

⁶ Average Monthly Balance is used to calculate Monthly Maintenance Fee.